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ABSTRACT

This guide was developed to provide information, stimulus, and ideas for facilitation of homebased business development for older adults. The guide is organized in four chapters. Chapter 1 examines the physical and intellectual factors affecting older workers and employment barriers facing older adults. In Chapter 2, "cottage industry" is defined and recent trends, as well as historical roots, are examined. Chapter 3 provides guidelines, overviews of studies on entrepreneurship, and actual exercises to assist the planner in counseling clients about a homebased business. The final chapter is a springboard of ideas that planners can use in facilitating cottage industry development at their own institutions. Four supplements to the guidebook provide the following information: (1) class outlines for a class or workshop series on homebased businesses; (2) profiles of 10 types of cottage industries an older person can begin; (3) a study of an elder craft workers' shop's start-up and success; and (4) other resources such as books, journals, and magazine articles on homebased businesses.
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THE COTTAGE INDUSTRY:
HOMEBASED BUSINESSES FOR OLDER ADULTS
AN INFORMATION GUIDEBOOK

December 1984

Bonnie J. Golden
Project Writer

U.S. DEPARTMENT OF EDUCATION
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Developed by:

Pima Community College
Community Services
Constance Howard, Dean
220 E. Speedway
Tucson, AZ 85705

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TABLE OF CONTENTS

Introduction to the Guidebook	1
Chapter I: The Older Worker.....	3
Who is an Older Worker?	3
Employment and the Older Worker	7
Reference	12
Chapter II: The Cottage Industry	13
What is a Cottage Industry?	13
Cottage Industries: Pros and Cons	18
Reference	22
Chapter III: Who's Fit for Business?	24
Personality Traits	24
Skill Assessment	29
Skill Analysis Worksheet	33
Analysis and Exploration	38
References	40
Chapter IV: Action in Community Colleges, Suggestions, Resources, and Samples	41
Suggestions	41
Samples	46
Conclusion	74
Supplement A: Homebased Business Class/Workshop Outlines	75
Supplement B: Sample Cottage Industries	94
Supplement C: "Investing in Elder Craftsmen" by Carol A. Schreter, ACSW and Nadine Hudson	122
Other Resources: Books	129
The Electronic Cottage	131
Popular Magazine Articles: Homebased Business	133

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INTRODUCTION TO THE GUIDEBOOK

The purpose of this Guidebook is to provide information, stimulus, and ideas for facilitation of homebased business development for older adults.

Primary users of this information can include:

- . Community College planners
 - Continuing education personnel
 - Instructors
 - Counselors
- . Agencies assisting older adults obtain employment
 - JTPA staff
 - Displaced homemaker specialists
 - Special educators
- . Other Users
 - Distributive education specialists
 - DES personnel

Chapter One examines the special physical and intellectual factors affecting the older worker, debunks myths regarding older workers, and examines employment barriers facing the aging populace.

Chapter Two provides history and definition of the Cottage Industry and updates the reader to recent trends in homebased employment, and advantages and disadvantages of running a home business.

Chapter Three provides guidelines, overviews of studies on entrepreneurship, and actual exercises to assist the planner in counseling their

clients as to whether homebased business is a viable option for their personality type.

Chapter Four is a springboard of ideas which planners can use in facilitating cottage industry development at their own institution. It includes short descriptions of programs taking place elsewhere as well as existing nationwide networks and resources into which facilities in Arizona can tap.

Supplement A provides class outlines for a class on workshop series in homebased businesses. The outlines include topics to cover, activities, and further resources on the instructor.

Supplement B profiles ten types of cottage industries an older person can begin, including necessary skills and materials, an idea page of over 50 cottage industry options, and short biographies of inventive older adults in Arizona who are now running homebased businesses.

Supplement C is an article reprinted by permission of the Gerontological Society. It is a study of an Elder Craftsmen shop, its start-up and sales success.

Other Resources is a bibliography of books, journals, and magazine articles on homebased business.

CHAPTER I
THE OLDER WORKER

WHO IS AN OLDER WORKER?

The definitions of this term are widely varied and are less than satisfactory for many specialists in the gerontology field. The federal government has designated the group of people between ages 40 and 70 as a protected group; anyone between those ages has the right to protection against age discrimination under the existing federal law. An older worker project funded by the Arizona Governor's Office of Economic Planning and Development (OEPAD) had the charge of serving individuals over the age of 45. Job Training Partnership Act (JTPA) guidelines define older workers as over age 55. This variation of age guidelines in federally funded programs illustrates the ambiguity of classifying individuals according to chronological age. Chronological age is not a reliable indicator of a person's skills, abilities, or physical condition. However, in order for an educational institution to identify older workers and target classes and other services to this group, similarities must be sought, relevant factors considered, and generalizations made.

The Older Population: Demographic Changes

The nature of work has changed. In the early 1900s most people were involved in physical labor with significant physical costs. Today, physical labor has been replaced largely by machines and the number of service jobs has increased. Therefore, ever-increasing numbers of people are surviving in better

physical condition due to the move from physical to intellectual work.

A planning paper by Drewes (1981) points out continued and sustained growth has characterized our older population in this century. More than one of every five Americans is now 55 or older. From 1970 until the year 2000, the number of individuals over age 55 is expected to rise nearly 43 percent. By the year 2030, there will be over 50 million retirees, twice the number of today's 65 and over population. (Butler, 1984)

Different segments of the older population demonstrate different growth rates. Older women increased in number by 22 percent from 1970-78 while the number of older men increased by 16 percent. The black population of elderly increased by 28 percent in comparison to the white elderly population which increased by 19 percent.

Physical Factors

Most professionals are now quite familiar with the "litany of losses" typically recited regarding the physical changes associated with aging. Age-related losses are associated with aging, not intrinsic to aging. In fact, many physical changes begin in the 20s (Atchley 1980) and continue throughout life. Hearing loss, weakening of eyesight, height decrease, and decrease in taste functions are just some of the losses that begin in the second decade of life. Heredity, biomedical and psychological factors, lifestyle variations, and learned coping strategies will combine to determine each individual's rate, response, and adjustment to those losses.

For example, if we focused on 10 individuals from Illinois born in 1910, and tracked those people through the years, we would discover 10 widely different lifestyle and physical variations at the age 74 years. Contrary to

widespread generalization, older people are more different from each other than alike! In fact a focus on 10 individuals born in 1967 will reveal 10 people very similar to each other; how many pairs of jeans with a t-shirt, "Walkman," and Orange Julius have you seen at your mall lately?

An essential fact to keep in mind regarding physical losses associated with aging is that by and large, those losses generally occur gradually, allowing each individual a period of adjustment to his/her bodily changes. Although a majority of people over age 65 have one chronic illness, 80% of today's elderly are able to conduct their lives with little or no restriction in functioning. Modern medical advances (especially in the area of vision and hearing treatment) have enabled control of many chronic illnesses. In fact, a person aged 65 in 1984 could expect to live an average of at least 16 more years.

Intellectual Realities

The initial testing back in the 40s and 50s of the intellectual and emotional capacities of older people had various problems which contributed and helped to form many of the stereotypes our society holds regarding the capabilities of the older worker. The testing was done mostly on institutionalized populations under stressful laboratory conditions. Furthermore, the tests were not job-relevant and were normed on younger populations and extrapolated to older populations - a process that has not been scientifically validated. (Andrus Gerontology Center, 1981 as cited in Kominski)

Actually, IQ declines little with age, and generational differences are due to differences in education, media exposure, and nutrition. A key factor, then, in influencing job performance and motivation is acceptance of the stereotypes. Many older adults will accept society's stereotypes and let their

lowered self-expectations inhibit their job performance. Still ingrained in the minds of workers, teachers, and supervisors is the cliched negative adage "you can't teach an old dog new tricks." A footnote to that phrase should be "If you'd be willing to teach, they might be willing to learn!" Older people who were capable of learning at a younger age still possess that skill and maintain their ability to learn in later life. In fact, older people who choose to take advantage of learning and new training are highly motivated to learn and hence more likely to complete their course.

There are particular strategies to use when working with adult learners, including older learners. The section "Homebased business workshop outlines" (Supplement A) contains a summary of learning strategies that any adult education instructor should be sensitive to when working with older learners.

Old: It's All Relative

Consider the differences between the 60 year old recently retired college professor and the 82 year old adult day care resident. Both can be considered potential older workers, however each has varied access to transportation, different energy and physical capacity levels, and comes from very distinct peer groups. Similarly an 80 year old gentleman who walks three miles per day will offer different skills and abilities to the job market than the younger 67 year old gentleman who sits playing cards at the mobile home park, does no physical exercise, and receives no stimulation from activities outside the park.

Essentially, it cannot be emphasized enough that each older person is an individual and must be assessed as such. Access to transportation, physical

capacity, educational level, maturation, hobbies and interests, self-confidence, and family support systems are just some of the factors that contribute to the individuality of each member of our older population.

EMPLOYMENT AND THE OLDER WORKER

The American dream of early retirement has been a social force and a public policy stance since the Great Depression. The 1930s fixed the ideas that our nation has too large a work force in proportion to its productive efforts, and that our social security and pension system could support our older population through old age. From 1950-1973 inducements such as increased social security benefits, eased disability rules, enhanced pension plans, and lowered retirement age in the public and private sectors, combined to lower labor force participation of males age 65+ from 45% to 19.1% between 1950 and 1980 (Kieffer, 1982).

As our nation's retirees have discovered, the reality of the American Dream has been at best satisfactory to at worst, a financial and emotional nightmare. Rising inflation, fixed private pension plans, and the unplanned for emotional stress of retirement have altered the idealized retirement dream considerably. Furthermore, older racial minority groups are even more susceptible to retirement stresses because of lower average incomes and societal pressures such as discrimination during their working years.

Reasons for Returning to Work

There are a variety of reasons why an older person might desire to

advance a second or third career or reenter the job market. Financial necessity is the most pressing and obvious factor. Another major motivator is every person's need to feel as if they make a difference. The psychologist Alfred Adler called this every human's "need for significance." In our work-oriented society the absence of a job can undermine the ability to meet that need. Socialization, the joy of learning, need for time structure, familiarity with the role of worker, and just plain boredom create a desire to obtain paid employment.

Barriers to Employment

Each older individual possesses a wide range of skills, talents, and experiences that can be utilized in the job market, and later in this Sourcebook we will begin to identify those. The following points are obstacles that can create disadvantages for the older job-seeker.

. **Lack of Transportation:** Disability, distance of available openings from person's home, cost of transportation, unwillingness or inability to drive past sunset, and fear or unfamiliarity with public transportation can keep an older person from locating or accepting employment.

. **Declining Industries and New Technology:** Today's older workers are concentrated in declining or slow growth industries. In 1978, 32% of men 55 - 64 were employed in manufacturing (Robinson 1982). Decades of employment in one industry such as mining or heavy industry has caused workers to lag behind in new technologies. Re-careering, outplacement and retraining of these workers is necessary.

. **Need for Retraining:** There is a lack of affordable, noncredit

vocational training tailored to the learning, location, and scheduling needs of older adults.

. **Age Discrimination:** Probably the most prevalent barrier to employment yet the most difficult to prove is the presence of ageism in hiring, promotion, and retraining processes in the job market.

Lack of Self-Confidence: Repeated rejection or plain fear of rejection can immobilize the older job seeker. An older worker's negative experience with a 30 year old personnel director seated across the personnel desk, or a feeling of uselessness at work before actually retiring are circumstances that can contribute to a lack of confidence.

Every employer and employment counselor knows that it is not necessarily the most qualified applicant who receives job offers, but the individual who knows how to sell him or herself. However, older people may be so discouraged because of experiences such as those described above that they do not sell themselves. "You wouldn't want to hire me, I'm too old" could be the self-fulfilling attitude that is transmitted to potential employers.

Older Workers: Facts and Myths

We now know that older people are more different from each other than alike, however generalized myths about job performance and employability still prevail. Pauline K. Robinson, the Director of the Employment and Retirement Division of the Andrus Gerontology Center at USC (1982) has reviewed the latest research regarding older workers. These results are summarized as follows.

MYTH

1. Older workers are unproductive.

2. Older workers are hard to train; they're too rigid and set in their ways.

3. Older workers have more on-the-job accidents and are sick more frequently.

FACTS THAT REFUTE THE MYTH

Studies on productivity among office, retail, industrial, and managerial workers show most older workers perform as well or better than younger workers. A New York study of 33 agencies demonstrated that performance of older workers was equal to or better than younger workers in 29 of the 33 agencies.

Longitudinal studies show no change in cognitive flexibility and an increase in crystallized intelligence and visualization with age. Older workers, once enrolled, are more likely to complete their training and remain with their employers once trained.

Experience and caution cause the older to be less likely to take unwarranted risks, and therefore they have the lowest rate of on-the-job injuries. They are more likely, however, to be injured by a fall because of decreased coordination.

Older workers have good attendance records and in fact are less likely to call in sick than younger workers, especially on Mondays and Fridays.

Let us now look at the cottage industry and its development as an employment option which takes advantage of the strengths of older workers, and overcomes some of their job market disadvantages.

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CHAPTER II

THE COTTAGE INDUSTRY

WHAT IS A COTTAGE INDUSTRY?

The term "cottage industry" may be unfamiliar to many people, but in fact cottage industries have been part of our culture in one form or another for hundreds of years. Before we discuss them as income-producing activities for older workers, it is helpful to place cottage industries in a historical context.

Simply put, a cottage industry is a homebased business. In the 15th century Old World, the little manufacturing that was done was largely part of the guild system and controlled by master craftsmen. These masters employed journeymen dependent on the master craftsmen for employment and training. The manufacturing of crafts and training took place in the master's home or "cottage." Hence, the cottage industry.

History of Cottage Industries

The sparse and widely spread population of the American colonies created a process of self-sufficient farming and household manufacturing. Textile production was the most widespread form of the cottage industry at that time. Sheep were raised, and then various members of families would spin, weave, and finish the cloth. Other common articles produced in homes and then sold in the colonial village markets included glassware, cutlery, firearms, needles and thread, cloth, and trinkets (Russell, 1964). The Colonial Craftsman relates a report by Governor Moore of New York: "... every house swarms

with children as soon as they are able to spin and cord . . . every family is furnished with a loom"

In fact as early as 1640 in Massachusetts an act of legislature fostered one of the earliest examples of vocational education in the form of instruction on spinning flax at home! As is evident, the roots of American manufacturing are in cottage industries.

By 1820, two-thirds of the textiles of America were still being made in the home, although manufacturing was steadily moving from the home to the factory (Humphrey, 1931). By the time of the industrial revolution, most cottage industries had moved from the home to shops to factories, and eventually straight to factories.

However, the ideals of self-sufficiency and enterprise have not faded from the American value system; to operate a business is the American dream. Although the cottage industry concept has seemingly been on the wane in the past 100 years, the homebased business has in fact been alive and well in various forms throughout the century. Let us examine today's meaning of the cottage industry.

Cottage Industries Today

Today's cottage industry manifests itself in a variety of forms with various meanings. A business based in the home is the common thread for our consideration of the cottage industry. The homebased business can fall under the following broad categories. (In later sections, we'll take a closer look at some of these categories.)

Providing A Service

Possessing a skill or talent in an area where many others do not have that skill, interest, talent or time. From the home the skill or talent is marketed. Such as:

- | | |
|-----------------------|-----------------------------|
| * Bookkeeping service | * Alterations and tailoring |
| * Instruction | * Dog walking |
| ballet lessons | * Caring for people |
| piano lessons | child care |
| exercise classes | manicure |
| * Typing | assisting handicapped |
| * Party planning | or elderly with daily |
| | living tasks |

Producing a Product

The production, design, and sale of an item of marketable quality for artistic, decorative and/or practical purposes.

- * Arts and crafts
 - wall hangings
 - blankets
 - aprons and pot holders
 - mirrors
 - pottery
 - toy making
 - furniture

* Food

cake decorating

box lunches

party specialties

Beyond producing a product or providing a service, a cottage industry can be a collaborative effort. If people have complementary areas of expertise they can profitably share skills. For instance, when a retired business owner teams with a creative toymaker, management expertise combines with design expertise to market a product. Or a woman who manufactures children's dolls out of her home could team up with a seamstress who sews the dolls' clothing from her home.

The Electronic Cottage

Alvin Toffler, in The Third Wave devotes an entire chapter to the concept of the electronic cottage. As contrasted to the self-contained small business, the electronic cottage is a modern day cottage industry which contains a technological link, such as a computer terminal, to another business. An individual is thus employed by this larger business but their work which could be payroll, inventory, programming or any number of computer projects is performed out of their home.

Current literature uses varied terminology for the modern day cottage industry including: the electronic cottage, the new cottage industries, alternative work sites, flexiplace, and homework. The new names for the new employees include telecommuters and teleworkers. Although the focus of this guide book is the cottage industry as a small business, the electronic cottage as

a variation on the cottage industry gives an interesting perspective on the topic. The following are two examples of electronic cottage industries.

Control Data Corporation (CDC)

Control Data is a Minneapolis-based computer and financial services company whose 1983 revenues were 4.6 billion. CDC employs a number of people in different job categories who work at home, and some individuals work at an alternative work site or a central office location. Job duties and responsibilities of these teleworkers include design of courses and text, and software system design, programming, and consulting. The company performed an evaluation of their Alternative Work Site (AWS) program in November of 1982. The results of this evaluative study included:

- Reduction of employee commuting problems.
- Improved job performance and high work quality.
- Employees did miss the office interpersonal interactions.
- Employees were concerned with career advancement because of loss of office visibility.

Control Data Corporation has also developed a vocational training and employment preparation program for the disabled using the PLATO educational computer system. HOMEWORK participants are trained in applications computer programming at their home, whether the home be a rehabilitation center, hospital, or a nursing home. Graduating students are placed in competitive full-time positions. The HOMEWORK program is an example of the use of new technology to

assist individuals who normally are difficult to employ outside their homes. Training and placement is brought to their "cottage." (Manning, 1983)

Medical Transcription Company

This Atlanta-based company utilizes Lanier's "Telestaff" system to provide medical transcription to physicians. The unique aspect of the company is that each transcriptionist has a Telestaff station in their home. Through the push of a button, the employee can access the physicians' dictated medical notes and at a word processing station in their home, transcribe the notes. The material can then be transmitted electronically if desired. Individuals who prefer to work at home for family reasons, who are retired, or who might have transportation problems can stay employed using the Telestaff system. (Shea, 1982)

COTTAGE INDUSTRIES: PROS & CONS

Cottage industries are an extremely viable option for older workers which overcome many of the employment barriers discussed in the previous chapter. As we examine the advantages and disadvantages to working at home, the applicability of cottage industries for displaced homemakers and handicapped individuals will also become apparent.

Advantages of Cottage Industries

The cottage industry is an excellent income producing option for retired people desiring to supplement their retirement dollars.

- . Individuals can utilize skills developed over many years. It allows retired people to exercise their minds. Accomplishments increase self-confidence and also answer every person's need to contribute.
- . The American dream of business ownership can be realized on a small scale with less monetary investment than a small business requiring a separate location.
- . Travel dollars as well as travel hassles are saved.* Individuals with little or no transportation access can team with more mobile adults who can do the marketing of the service or product produced by the cottage industry.

* A National Science Foundation team has calculated statistics on energy saved by working at home. The relative energy consumption advantage of homework over commuting is at least 29 to 1 when a private automobile is used, 11 to 1 when normally loaded mass transit is used, and 2 to 1 for 100% utilized mass transportation (Eden, 1983). Put another way, a 1% replacement of urban commuting by working at home would reduce the gas bill by 5.4 million barrels of oil per year (Post, 1982).

- . Cottage industries allow workers to determine their own hours, take advantage of times when they have the most personal energy, and allow an older person to work part-time if they so desire.
- . Dollars are saved on:
 - a working wardrobe
 - lunches and other meals eaten in restaurants
 - office collections
- . More time can be spent with families
- . Self-starters who prefer to set their own pace and goals can do so. (More on personality considerations in the next section.)

Cottage Industry Caveats and Concerns

- . Working at home alone can become personally and professionally isolating. For an older person who may already be alone or suffering from losses, working with another older person or a support group should be considered.
- . From another point of view, working at home can be distracting for the undisciplined person. Phone calls, television shows, and even housework can interfere with cottage industry implementation.

- . A lack of feedback from supervisors and co-workers can be de-motivating for the older person who is accustomed to frequent recognition for a job well done or for suggestions for improvement.
- . Cottage industries can even foster workaholicism because of the omnipresent availability of work. Thus, the time management issue for the "cottage industrialist" needs to be addressed.
- . The shared supplies, materials, and equipment of the workplace are not available to the homemaker.

Many of the above described disadvantages can be addressed in classes, workshops, and support groups provided by community colleges. We will explore how colleges can address these concerns in a later section.

In the next section, we will turn to an examination of who's fit for business; personality and practical considerations for each older person to recognize before beginning a cottage industry.

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CHAPTER III

WHO'S FIT FOR BUSINESS?

PERSONALITY TRAITS

Not everyone is suited to managing a homebased business. A thoughtful assessment of personality traits and habits can make adaptation easier and success more likely.

Past Studies

Various studies that have been done regarding characteristics of successful entrepreneurs can serve as guideposts and points of discussion for the potential business owner. One study identified the following 5 characteristics that correlate with small business success.

- . **Human Relations Ability** Sociability, consideration, tactfulness, and cooperation are some traits that make up this ability. A shy, insecure, easily intimidated person will find cottage industry management a much tougher, less enjoyable experience. A shy person with a marketable skill might consider teaming with a partner with high human relations ability.
- . **Drive** is composed of responsibility, vigor, initiative, persistence and health.

. **Thinking Ability** which consisted of original, creative, critical, and analytical thinking.

. **Communications Ability** means the ability to communicate orally and through the written word.

. **Technical Knowledge** is the information a manager has about the physical process of producing goods or services.

(Starting and Managing a Small Business of Your Own, SBA)

The Small Business Administration has also identified:

organizational skills

dependability

persistence

self motivation

flexibility

tolerance

firmness

as important personality traits for small business management, especially when dealing directly with customers.

Another source, the Center for Entrepreneurial Management, (CEM) developed a profile through a survey of its members which adds some interesting findings to what makes a successful entrepreneur. (Arizona Daily Star, 1984)

One parent self-employed: A successful entrepreneur in the childhood home can serve as a role model for encouraging

children to also become entrepreneurs. One-third of the CEM respondents came from homes where one parent was self-employed.

Need to be right: "The need to be right turns rejection into courage and courage into (entrepreneurial) authority" according to Joseph Mancuso, president of the entrepreneurial center based in New York.

Struggle to fit in: Many entrepreneurs were found to be people who moved from their original environments and have struggled to fit into society. Their hard work and enthusiasm have been turned into successful business enterprises.

Enterprising child becomes enterprising adult: As children, business owners collected coins, shoveled snow, mowed lawns or delivered newspapers.

Also, entrepreneurs often:

- Are oldest children

- Have supportive spouses or friends

- Are risk takers (but not gamblers)

- Dislike working for someone else

These characteristics can provide the potential businessperson with some preliminary ideas about whether they have characteristics in common with others who have become successful entrepreneurs.

A Self-Assessment Tool

On the following page is a popular self-assessment that has been developed by the Small Business Administration and adapted for this Sourcebook.

It can provide some guidance for the potential entrepreneur in identifying some of their own entrepreneur-like personality traits. (No assessment tool should be taken as the last word in whether or not to start a business.)

Individuals considering development of a cottage industry should be encouraged to complete this assessment and to discuss the results with a counselor or instructor at the community college or Small Business Administration.

Answer the following questions quickly. In many cases all options seem true, in others, all false. Pick the one statement which seems, at the moment, **MOST TRUE**.

1. I . . .

- A. take direction well.
- B. like to figure things out myself.

2. When I was employed I . . .

- A. left the job at the office.
- B. frequently thought about the job after work hours.

3. Which do you like doing least?

- A. Writing letters
- B. Cleaning house
- C. Paying bills

4. Which statement best describes you?

- A. If things don't go right on a project, I just keep on plugging anyway.
- B. If things don't go right, I'll try again, but if that still doesn't work, I'll do something else.

5. Do you keep an automobile service record?

- A. No
- B. Yes

6. Do you have a list of frequently called numbers?

- A. No
- B. Yes

7. Which statement is most true?

- A. I like to consider many opinions before acting.
- B. Driving on city freeways does not make me nervous.

8. Which statement is most true?

- A. I dislike saying "no" to people.
- B. I like talking people into things.

9. I am . . .

- A. a free thinker.
- B. a list maker.

In all cases, B is probably indicative of traits most frequently linked with entrepreneurial strengths.

Look at each question again, think about the answers, and the following traits:

- 1. Self motivation, problem solving
- 2. Work acholism
- 3. Paper work avoidance
- 4. Flexibility, stubbornness
- 5. Organization
- 6. Organization
- 7. Decision making, self confidence
- 8. Firmness and salesmanship
- 9. Self motivation, organization

SKILL ASSESSMENT

Older adults have developed many and varied skills and experiences over their long lives. But like many people of all ages, they may have never assessed, acknowledged, or even named their existing skills. Skills are the building blocks of jobs and can be transferred from one job to the next. A potential cottage industry manager should be assisted in identifying the skills they currently possess that can be utilized in the development of their own cottage industry.

The chances of cottage industry success will increase greatly if the owner enjoys the work they are doing. Time and dollars invested in a venture which simply appears to be a "good opportunity" will be wasted if the "investor" does not have the enthusiasm for the day-to-day content and activities of the cottage industry. Additionally, skills and interests developed in the past increase the chances of business success since the owner is working in known territory.

Essential Skills

For the purposes of this section, skills for cottage industries can be divided into three kinds:

Self Management Skills These can also be called personality traits. We have previously examined self-management skills of successful entrepreneurs as revealed by various studies.

Income-Producing Skills These are the skills which an older person has that can be sold as a product or service in the marketplace. An income producing skill can be a craft, hobby, or service such as tax preparation. (Examples of products and services are also named in the previous section on the Cottage Industry.)

Business Management Skills Business management skills refer to the skills necessary for the start-up and maintenance of a business. Examples include bookkeeping, sales, pricing, and recordkeeping.

On the following page are lists of self-management and business management skills. (Acknowledgment is given to Richard Bolles for his development of self-management, work content and transferable skill categories from which these business-related lists are adapted.) The lists are not meant to be comprehensive, rather they provide a starting place for older adults to begin skill identification.

Self-Management Skills

Adaptability
Analytical
Assertiveness
Attention to details
Conscientiousness
Thoroughness
Cooperation
Creativity
Critical thinking
Design and development
Decision making (good judgment)
Flexibility
Handling pressure
Honesty, integrity
Initiative
Optimism
Patience
Persistence
Self-confidence
Sociability
Stick-to-itiveness
Tactfulness
Tidiness
Time-management
Vigor

Business Management Skills

Budgeting
Buying (as in raw materials and supplies)
Calculating or computing (as in check book)
Contracting
Hiring
Keeping financial records
Managing money
Measuring production
Pricing (as in products or services)
Promoting
Researching (used in market research)
Reviewing and evaluating
Selling
Supervising
Taking inventory
Others (reader can fill in)

Skill Analysis

On the next page is an activity which can be used to assist the potential cottage industry manager in the identification of their existing self management, business management, and income producing skills.

Objectives: To identify specific skills from the three categories of business skills which can be used in the development of a homebased business.

To identify areas for further training or where a business partner's expertise would be helpful.

To raise self-confidence by identifying abilities and skills already developed in the older person's lifetime.

SKILL ANALYSIS WORKSHEET

The following activity will assist you in identifying specific business-related, income-producing, and self-management skills which you have gained over the years.

1. On the skill analysis form (p. 35), in the first column, vertically list 5 hobbies, classes taken, volunteer jobs, paid employment, and home activities which you have enjoyed over the years or of which you are particularly proud. It is important to pick activities which you feel you are good at, or wouldn't mind doing again. (It might help to think of your life in 5-10 year intervals and pick an accomplishment from each decade.)
2. Using the self-management and business management skill lists on p. 31 as guides (but don't limit yourself to those lists), list the skills you have gained from your accomplishments in the columns labeled self-management skills and business management skills. In the fourth column, list any income-producing skill used, developed or which can be developed as a result of that accomplishment.

Do not be afraid to brag!

Be free-wheeling, list every skill you can think of!

SAMPLE: On page 36 is one woman's accomplishment list. Notice that she listed volunteer work, work at home, paid employment, and hobbies. Your

list might be all paid employment or all hobbies. It doesn't matter as long as you enjoyed or are proud of what you've listed.

3. The final aspect of this exercise is best done with two other people who have also done the exercise.

- A. Pick one of your 5 accomplishments on the analysis sheet and briefly describe it to your two partners.

- B. Tell them what self-management, business management, and income producing skills you've listed for that accomplishment.

- C. The other two people then "brainstorm" other cottage industries (and income producing skills) that can be developed as a result of that accomplishment.

Do not "yes, but"

All ideas are considered "good" and feasible at this point.

Encourage each other to think freely.

- D. List all cottage industry ideas on a sheet of paper. Also include any other business ideas you are interested in.

- E. You now have a personal list of potential cottage industries to explore further!

SKILL ANALYSIS

FIVE HOBBIES,
CLASSES, PAID
EMPLOYMENT,
VOLUNTEER JOBS
WHICH YOU HAVE
ENJOYED AND ARE
PROUD OF

SELF
MANAGEMENT
SKILLS

BUSINESS
MANAGEMENT
SKILLS

INCOME
PRODUCING
SKILLS.
BE CREATIVE!
CONSIDER ALL
OPTIONS

SAMPLE SKILL ANALYSIS

FIVE HOBBIES,
CLASSES, PAID
EMPLOYMENT,
VOLUNTEER JOBS
WHICH YOU HAVE
ENJOYED AND ARE
PROUD OF

SELF
MANAGEMENT
SKILLS

BUSINESS
MANAGEMENT
SKILLS

INCOME
PRODUCING
SKILLS.
BE CREATIVE!
CONSIDER ALL
OPTIONS.

Treasurer of PTA	Analytical thinking. Attention to details. Conscientiousness, honesty, integrity.	Calculating and computing. Keeping financial records. Managing money.	Could keep the book for a business - mine or someone else's.
Raised 4 children successfully. All are well-adjusted and lead happy lives.	Vigor Creativity Optimism Handling pressure Time management Adaptability Patience Assertiveness	Budgeting Organizing home Supervision	- meal management - could do comparison shopping - I like to shop. - apple pie making - I made the most popular apple pie on the block.
Sales person at most exclusive department store in town. Had top sales of the month several times.	Persistence Tactfulness Self-confidence Handling pressure	- made change - worked with forms. - took inventory - sales * I also learned how to operate a computer - like cash register.	Although I didn't manage the dept., I learned about pricing, sales, how to order clothing in volume. I have good taste. Could do sales for a business. I'd like to sell some sort of clothing.

SAMPLE SKILL ANALYSIS

FIVE HOBBIES,
CLASSES, PAID
EMPLOYMENT,
VOLUNTEER JOBS
WHICH YOU HAVE
ENJOYED AND ARE
PROUD OF

SELF
MANAGEMENT
SKILLS

BUSINESS
MANAGEMENT
SKILLS

INCOME
PRODUCING
SKILLS.
BE CREATIVE!
CONSIDER ALL
OPTIONS.

Inventory clerk - Larco Products - 6 years of service	patience tidiness handling pressure dependability	taking inventory familiarity with food products	- know how to choose and buy food products. - know how to take stock and keep records of large quantities
Seamstress - made all window coverings for 3 homes and apartments for my family	creativity initiative design attention to details	- purchasing (of quality fabric)	- I know how to sketch an idea and sew it. - could design curtains for others - help them buy the fabric and give them some decorat- ing advice
<u>Other Cottage Industry ideas</u> Apple pie maker for parties " " " " restaurants Could keep the books for a business Curtain seamstress - specialty 'See what the right curtains can do for a room' Seamstress for repair work			

ANALYSIS AND EXPLORATION

After analyzing self-management, business management, and income producing skills, the potential entrepreneur will have some preliminary ideas regarding the types of cottage industries of interest to them. It is important to realize that those ideas are preliminary, and research, discussion, and discovery of other related potential industries (such as those named in Supplement B) will modify and change these ideas.

Below are some starting questions which a potential home business owner can ask when they are making decisions as to their choice of a cottage industry. When doing this research, the older person should speak with other entrepreneurs, make inquiries of suppliers, use the public library, career counselors and other resources. (listed in appendix)

1. What needs will this business serve?
2. Why should people buy my product or service?
3. How often might a purchase be repeated, if at all?
4. What is different about my business? How does it compare with other similar businesses in the community?
5. How much money am I willing to invest in a small business? You may need various items such as:
 - supplies
 - advertising
 - bank business costs
 - printing
 - licenses

6. How much time per week am I willing or able to devote to my cottage industry?
7. How much money do I realistically need/want to make in order for me to feel successful?
8. What kind of assistance do I need to run this business? Where/who will provide it?
9. What part of my home will I devote to the business?
10. How will I manage my time in order to concentrate on my cottage industry while I am working at home?

References

Bolles, Richard. The Three Boxes of Life and How to Get out of Them. Ten Speed Press, Berkely, 1981.

Davidson, Peter. Earn Money at Home! Over 100 Ideas for Businesses Requiring Little or No Capital McGraw Hill Book Co. N.Y. 1981.

Starting and Managing a Small Business of Your Own. Mathias Hoffman Publishing, Annapolis, Maryland. U.S. Small Business Administration, 1979.

"Why some take risks, become entrepreneurs is tough to pin down." John Cuniff, Arizona Daily Star, Sunday, March 11, 1984.

CHAPTER IV
ACTION IN COMMUNITY COLLEGES
SUGGESTIONS, RESOURCES, AND SAMPLES

SUGGESTIONS

What actions can community colleges take to assist older adults in starting homebased businesses? The educational mechanism for some of the following suggestions already exists in most community colleges. The ingredient unique to homebased business is the college's designation of at least one staff person with knowledge, interest, and/or expertise in developing and following through on these special offerings. Such a person is often found in the community education/services or continuing education department. As is often the case, high quality instructors, good publicity, and convenient locations combined with timeliness will often be the best combination of factors to attract the older student, or any student to community college courses.

Workshops and Courses

Although business management and entrepreneurship courses are routinely offered by community colleges, few are targeted to the homebased business. A coherent package of workshops of short term duration on this topic, or a course of longer duration which surveys the pertinent topics, can be offered. In addition to the general business related topics that are essential, (such as recordkeeping, pricing, marketing) topics related to the start-up and

management of a homebased business can be developed to reflect relevant content.

For example: . Time management for the Homebased Business Person

- . Decision Making: What Homebased Business Should I Choose?
or
Should I Start a Homebased Business?
- . Self Presentation for Business People
or
Selling Yourself (as Well as Your Product)!

For examples of what community colleges and other organizations have offered in the past, see the samples starting on p. 46. Of course, within this source book (Supplement A) are example course outlines which can be used as a basis for planning.

Support Groups and Clubs

To assist the established or just starting-out cottage industrialist in sharing ideas, resources, fears, and successes on their endeavors, community colleges can create a network for these homebased business people. Whether the structure is an informal group that meets at the college or a student club, an organized group can be extremely important in educating the business person or for simply combating the feeling of isolation a homemaker might encounter.

- . The group can arrange for expert speakers to address selected topics related to cottage industry development. Lawyers, accountants, and SBA representatives are examples of some potential speakers.

- . A quarterly informational newsletter edited by club members can be distributed. The newsletter can describe success stories, have a question and answer column, or provide up-to-date information on legislation.
- . A cottage industry club or support group performs a valuable public information role. One method of doing so is to sponsor a showcase for homebased business people. Products would be displayed and panel discussions organized. The club could sponsor luncheons or do public speaking to groups and organizations. Public speakers could advocate and encourage individuals considering start-up of a homebased business to enroll in community college classes to obtain information needed for start-up.

Experienced homebased business people can be available as peer advisors for those just starting out. Classes and workshops can feed into a cadre of peer advisors for individualized assistance, and peer advisors will refer advisees to upcoming classes that will meet their needs. Again, feelings of isolation in cottage industry development will be combated through the existence of an advisory system.

Peer advisors can also perform the function of "skill matching." If they know someone is strong in bookkeeping, while another individual has a creative idea, the two can be matched up to swap skills. This kind of skill swapping can also be encouraged within classes and clubs.

Outreach and Recruitment

Where can the community college recruit students who might be

interested in classes pertinent to cottage industry development?

- . Linkages with business and industry are potential sources of students. Many medium and larger sized organizations have informal or formalized pre-retirement programs. The idea of converting an avocation into a part-time vocation during retirement can be promoted at these seminars. If peer assistance speakers are not available, fliers and brochures promoting the colleges' offerings can be distributed.

Other Publicity Targets

- . Clubs and organizations for senior adults.
- . Information and referral agencies
- . Mobile home parks
- . Apartment complexes
- . Senior nutrition sites
- . Area Agencies on Aging
- . SBA
- . Newspapers, newsletters, radio, television, cable TV

Miscellaneous Ideas

- . Be sure that the college library is stocked with resource books in the home business subject area.
- . Link with Junior Achievement for expertise sharing and potential speakers.

- . Promote general community college class offerings which can assist the student in developing a marketable product. For example:

Fashion Design

Picture Framing

Food Science and Nutrition

Plant Science

- . Tap into the business expertise of volunteer retired business people through SCORE, the Service Corps of Retired Executives sponsored by the U.S. Small Business Administration.

The following pages offer examples of courses and programs that community colleges and other organizations have offered to facilitate homebased business development.

SAMPLES

Handicraft Cooperatives

Central Florida Community College

P.O. Box 1388

Ocala, Florida 32670

Cathy Brewster

Coordinator, Human Development Outreach Program

Handicraft Cooperatives was a Title I Human Outreach Project which other program planners can use as a model. The project assisted rural older adults with limited skills to increase their earning opportunities through the production of marketable crafts in their homes or at senior centers. The program included basic training in handicraft construction, the development of the understanding of the cooperative concept as a means to market saleable products, and instruction in marketing principles through a marketing specialist hired through the Older Americans Program.

On the following pages are summaries and description utilized by the project and provided by Cathy Brewster for colleges and agencies in Arizona and elsewhere who may want to start a similar program.

HANDICRAFT CO-OPERATIVES

Why and how project was initiated:

- 1) A club of low-income minority people attempting to help their peers approached the Title I program coordinator to furnish programs for their group.
- 2) Congregate meals twice weekly and nutrition programs were furnished.
- 3) Arts and crafts were requested by the club.
 - a) Instructors are paid from the Community Instructional Services fund.
 - b) These funds are available only to aid in solving specified community problems.
 - c) This problem was addressed by making development of skills that could lead to supplementary income the program objective.
 - d) As the participants became better at producing quality items, selling was started. However, to keep them busy, more crafts were produced than they were able to sell.
 - e) Motivation was greatly improved as these people saw that they were making quality crafts that people would buy.

Anticipated and actual results:

- 1) Anticipated results:
 - a) Participants would learn new skills and improve old ones.
 - b) Group growth as participants learn skills that are saleable.
 - c) An understanding of the co-operative concept to include the necessity of quality in crafts and group cooperation.
 - d) Some knowledge of marketing in order to sell crafts produced.
 - e) Improved self-esteem of seniors not only through the recreational and therapeutic value of craft production but in the potential to earn supplemental income.
- 2) Actual results:
 - a) Crafts had to be assigned according to individual capabilities which varied greatly.
 - b) Growth was less in the size of the original group than in new group development as word of mouth and media made others aware of the co-operative.

- c) At first it was difficult to emphasize quality and participants were inclined to favor making only the things they enjoyed doing.
- d) As they progressed in producing quality crafts, marketing was begun. However, by this time they were making more than they were able to sell.
- e) Motivation was greatly increased and pride in their accomplishments was much in evidence.

Bringing in a merchandising specialist opened up more outlets to enable us to start additional co-operatives. Primary sales have been in seasonal items. Six months is insufficient time to establish permanent repeat order customers; it will take additional time to achieve this. Meanwhile a store front for permanent display and sale of crafts from all the groups seems very desirable.

Degree of endorsement received on campus:

- 1) Limited enthusiasm from administration other than Community Services Division as no chance of program producing FTE's. With off-campus sites, results could not actually be seen by them.
- 2) Community Instructional Services monies available for instructors.
- 3) Equipment loaned, use of tax number to purchase materials, fee waiver allowed for participants over 55 years of age.

Inter-agency/community cooperation developed:

- 1) Churches and neighborhood community rooms donated for class meetings.
- 2) Stores cooperated by giving discounts on materials purchased.
- 3) Senior Community Employment Services Program supplied four people as assistants.

Possibilities for increased work opportunities for older adults:

- 1) With proper motivation, avocation does lead to vocation as this program has shown.
- 2) The knowledge of co-operative concepts will help groups continue efforts when our program is over.
- 3) Participants are able to do work at home and bring back to the group which enables those who have difficulty getting out also to be involved.
- 4) If a store front is obtained, the co-operative becomes a more

viable opportunity for income. The Cottage Concept, local store sales, craft fairs and flea markets are alternatives. Selling on consignment was declined due to the time span required for sale.

How others can implement a similar program:

- 1) Identify needs and motivation level of prospective participants.
- 2) Outline organizational strategies with alternate plan of action.
- 3) Secure administration support.
- 4) Seek resources for adequate staffing, i.e., VISTA, Senior Community Employment Services Program, etc.

Staffing should include:

- | | |
|------------------------------------|-------------------|
| a) 1 Marketing Person for all | 16 hours per week |
| b) 1 Handicraft Supervisor for all | 20 hours per week |
| c) 1 Instructor for each group | 6 hours per week |
- 5) Initiate classes in Craftsmanship through Adult Education in out-reach areas that are accessible to target population.
 - 6) Identify faculty that understands the special problems encountered in working with the elderly as well as knowledge of crafts.
 - 7) Develop a strong community base with a variety of agencies and organizations for support. This could include a central store front for sale of crafts produced, volunteers, classroom facilities, providing miscellaneous supplies for the co-op.

TITLE I HEA HUMAN DEVELOPMENT OUTREACH PROJECT
Division of Community Services
Cathy Brewster - Coordinator

An Equal Opportunity College

SUMMARYGroup Recruitment - Outreach Strategies

Original group approached us - asked for programming.
 Need for income obvious. Age and education deter conventional employment.
 Next two groups saw what was going on and wanted a group of their own.
 Word of mouth of instructors aroused interest in next group.
 Friends and neighbors of above group ask for one in their area.
 Newspaper exposure to handicraft group formation now.

Instructional Strategies

Course Outline - instructional plans (show course description)
 Demonstration teaching
 Merchandise specialist teaches instructors on special items
 Specific adult education principals applied
 Motivation
 Previous educational levels
 Participant needs

Involvement - Retention of Participants

Attendance records to monitor absenteeism
 Follow-up on dropouts -- illness/transportation

Program Costs

Instructors are paid between \$8.50 and \$9.50 per hour depending on their qualifications. They are hired for 3 hours per week even though some of the groups meet 2 times a week. Handicraft assistants learn to lead the class when no instructor is present. These assistants are furnished at no cost to us by the Senior Community Services Employment Program, a project of the AARP. They are at present in the process of being transferred to the Green Thumb program.

<u>Product Costs:</u>	<u>Item</u>	<u>Materials</u>	<u>Labor</u>	<u>Wholesale</u>	<u>Retail</u>
	Dog	\$.19	\$.29	\$.48	\$ 1.00
	Christmas sock	.73	1.27	2.00	4.00
	Mobile	1.97	.53	2.50	5.00
	Angel	.47	.53	1.00	2.00
	Ugly	6.00	4.00	10.00	20.00
	Humpty Dumpty	.35	.40	.75	1.50

Time Involvement

In this phase there has been a pretty large time involved^{ment} by the marketing specialist but it should be less now that we have found the group capabilities and have some marketing sources who will re-order. Merchandise is sold primarily to gift shops, baby stores, toy shops and a local tourist attraction called Six Gun Territory.

Our office spent time designing simple forms and bookkeeping that the groups could understand. I have visited each site at least once a month and am available by phone whenever needed.

Evaluation

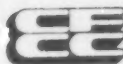
Participants to start and now: 16 - 96
 Data on each - age/sex/race/education
 New groups - 4

BEST COPY AVAILABLE

MARKETABLE MERCHANDISE

Where do I start? Twelve Rules

1. Get an idea.
2. Make a sample - remember quality.
3. Write down procedure - can it be improved?
4. Test time and material costs.
5. Can it be sold at a profit?
6. Can it be sold wholesale and still make a profit?
7. Where can it be sold - stores, craft fairs, etc.?
8. Use only merchants who want quality hand-made items.
9. Can co-op participants produce in needed quantity?
10. Can co-op participants produce within time limits.
11. Provide training to maintain Best quality.
12. Be patient!
Success sometimes takes a while.



FEDERAL FLORIDA
COMMUNITY COLLEGE
P.O. BOX 1366
OCALA, FLORIDA 32670

An Equal
Opportunity College



Senior Enterprise Program

Senior Enterprise Program
Valencia Community College
Post Office Box 3028
Orlando, Florida 32802
Johanna Marble, Program Director

In early fall 1983, informal conversations reaffirmed the need to encourage and support self-employment opportunities for senior citizens. It was appropriate that Valencia Community College, under the aegis of the Community Instructional Services, pursue this topic through a series of discussions with individuals involved with senior citizen organizations and experienced in self-employment careers.

Three "open agenda" Round Table Meetings were held, October through December, with different participants representing more than 20 organizations. It was unanimously recognized that seniors had needs to earn supplemental income, to continue to be productive, to utilize their creative potentials, and to be able to work at a pace and at sites that were comfortable and corresponded with their goals; that these needs could not be met through salaried employment; and orientation, training, encouragement, and support services were required to make this opportunity a reality.

A consensus was reached that a program to help develop and support the concept of self-employment, homebased business, and small business was a practical goal.

A Symposium on January 9, 1984, featuring consultants from Washington, D.C., presented a national and statistical perspective to the

planning process. Dr. Carol Eliason, Director, National Small Business Training Network American Association of Community and Junior Colleges, and Annette Buchanan, Education Specialist, AARP Institute of Lifetime Learning, provided resource information, training materials and consultant service for the program.

A series of Task Force Meetings, composed of persons from the Round Tables willing to offer their time and expertise, were held to develop objectives, plan specific steps, goals, and coordinate initial activities. From these meetings, specific action steps were decided, and are now being implemented. A noncredit course "The Basics of Homebased Business for Seniors" will be conducted by Valencia Community College beginning April 19, 1984. As a pilot project, the course will develop a design and content sensitive to the needs of senior citizens. On May 24, 1984, a half-day "Self-Employed Seniors Showcase" will be held at Marks Street Senior Center to exhibit products and services of senior entrepreneurs, and to involve the public in dialogue and mini-seminars discussing topics related to self-employment and homebased business. A "networking" model is developing, as well as an intake and resource file, through which peer support, technical assistance, and idea exchange can occur. A later phase will provide training and support for senior citizens who seek to participate in more formal, organized business models.

The initial course and first showcase will be carefully evaluated and, hopefully, provide a foundation for growth. In the next six months, efforts will be made to obtain more substantial funding to provide more stable support for an ongoing endeavor. Private funding sources will be sought, and participants will be expected to share expenses.

The program, through its networking and support elements, will consider assistance to seniors in such areas as business and skill training, licensing and regulations, bookkeeping and taxation, product evaluation, and all

aspects of marketing. It is believed that the assurance of technical assistance, responsiveness patterned to individual needs, and follow-up can mean the difference between success and failure.

Contributed by:

Johanna Marble, Program Director

SENIOR ENTERPRISE PROGRAM - SURVEY

SENIOR ENTERPRISE PROGRAM

Name: _____ S.S. # _____
 Last First M.

Florida Address: _____
 Street Apt. #

Telephone _____ City State Zip

Snowbird Address: _____
 Street

Telephone _____ City State Zip

Retired From: _____

Location

Former Occupation/Area of Expertise: _____

Present Business/Home Enterprise: _____

Address

City State Zip Telephone

Product/Service/Profession

Over

Name: _____ Phone: _____

Skill/Expertise: _____

Are you interested in displaying/demonstrating, exhibiting at a Senior Enterprise Showcase? Yes _____ No _____

Are you interested in future training designed to:

- a. Help you get started in your own business? Yes _____ No _____
- b. Improve your present business skills? Yes _____ No _____
- c. Provide a way to productively use your present experience, skills, crafts, etc.? Yes _____ No _____
- d. Teach you new skills, crafts, etc.? Yes _____ No _____

Would you be interested in being a resource person, consultant, instructor, or liaison person for people who are trying to start their own Senior Enterprise? Yes _____ No _____

Is your primary interest in owning your own business to:

- a. Supplement your present income? Yes _____ No _____
- b. Utilize your retirement productively? Yes _____ No _____

Comments: _____

Mail this card to: Johanna Marble
 Valencis Community College
 Post Office Box 3028
 Orlando, Florida 32802

—Productive Senior Citizens—
**MAKING MONEY AT
HOME**

**SELF-EMPLOYED SENIORS
•SHOWCASE•**

Come meet others who are
making money at home

Thursday, May 24 9:30 a.m. - 12:30 p.m.

**Marks Street Senior Center
99 E. Marks Street, Orlando
Open to the Public - Free!**

**THE BASICS OF HOME BASED
BUSINESS FOR SENIORS**

**CN 161 C04 Own Your Own: Starting a
Business Enterprise**

**April 19 to May 3
Tuesday and Thursday
9:00 a.m. - 12:00 noon**

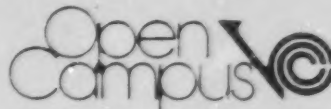
15 hours \$30.00

Orientation April 19, 9:00 - 10:30 a.m.

**Junior Achievement Building
2121 Camden Road, Orlando**

Join the
—Senior Enterprise Network—

For information call 299-5000 ext. 3401



Valencia Community College

Business Workshops for Cottage Industry

Greenfield Community College

1 College Drive

Greenfield, MA 01301

Donald A. Yasso

Coordinator of OFF Campus Program

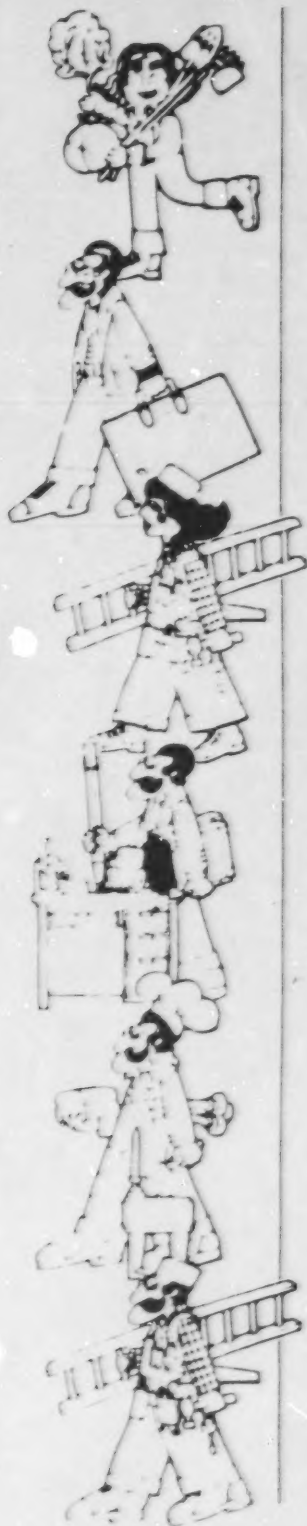
From Promotional Materials

The college had offered a series of business workshops designed to assist small business operators with craft skills, service skills, or other business activities from their homes. The series was funded through Title VII CETA funding, and therefore there was no cost to participants.

On the next page is a copy of the promotional brochure detailing the workshop series.

PROGRAM

EACH TOPIC PRESENTED AT GREENFIELD COMMUNITY COLLEGE ON MONDAY EVENINGS, 7-10,
AT THE ORANGE PUBLIC LIBRARY ON WEDNESDAY EVENINGS, 7-10



1. Business Plans, Jan. 17, Jan. 19

Setting business goals, and organizing your business to meet your goals effectively. In the planning process, such factors as business location, costs of space, population needed to support your business activity, market and purchasing access and many other important details are considered.

Bill Unaitas, Business Consultant

2. Business Recordkeeping I, Jan. 24, Jan. 26

How to assemble and record the vital data that describes your business activity. Good recordkeeping can help to show you the road to efficiency and greater profitability.

Linda Shear, M.B.A., Accounting Consultant

3. Business Recordkeeping II, Jan. 31, Feb. 2

More learning about those important records, and specific guidance for recording. Expert advice about what to do for yourself, and when to use the services of the professionals.

Linda Shear, M.B.A., Accounting Consultant

4. Pricing, Cost Analysis, Feb. 7, Feb. 9

The methods for determining what to spend to create a product, and what to sell it for. Gauging the market with understanding and insight.

Bill Unaitas, Business Consultant

5. Legal Questions, Feb. 14, Feb. 16

Learn the basic guidelines of business law, contracting, copyright, collections, common business organizational structures, and many other common business legal concerns.

Attorney Nicholas Filler

6. Advertising and Promotion, Feb. 21, Feb. 23

How to advertise your business, and stimulate sales. Getting the information to the right customer at the right time, at prices you can afford.

Kate Rutherford, Account Executive, Franklin County Press

7. Marketing Your Product or Service, Feb. 28, Mar. 2

Searching out the marketing opportunities that are best suited to your business, and how to use the methods effectively.

8. Banking, Mar. 7, Mar. 9

What the bank can do to assist you and your business. Timing and need for credit. How to prepare for credit utilization for growth and expansion.

Rebecca Caplice, Shaturnut Bank

9. Insurance, Mar. 14, Mar. 16

Overview of a protection plan, and understandings of insurance's role in the business plan. Advantages and costs of various coverages, and how to use insurance as a business tool.

Rick Neylon, Jones-Neylon Insurance Agency

10. Taxes, Mar. 21, Mar. 23

Business taxes, income taxes, sales taxes, withholding taxes... who has to pay them? Advice and guidance about tax matters specifically geared to the small business operator.

Alan Rainford, Tax Specialist and Business Dept. Chairman, G.C.C.

11. Business Problems and Solutions, Mar. 28, Mar. 30

Common business problems, and strategies for solving them, using diagnosis methods you can understand. Your own business can be the subject of analysis and planning.

12. Dealing With Success, Apr. 4, Apr. 6

Getting ready for growth, and timing that all important transition to greater business involvement. How to know when to make your move, and how to accomplish the goals you set for your business.

Small Entrepreneurs and G.C.C. Business Dept. Staff

13. Resources, Apr. 11, Apr. 13

Who else cares about your business? What can you expect from the individuals and organizations who can help you in your business activity. The roles of several resource organizations will be presented, and finding appropriate counsel made easier for you.

Representatives of Cooperating Groups and Agencies

Register by Mail or in Person

BEST COPY AVAILABLE

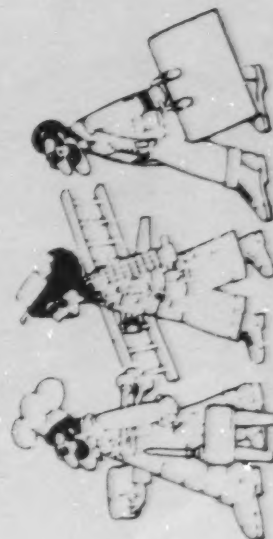
Greenfield Community College
1 College Drive
Greenfield, MA 01301

Business Workshops For Cottage Industry

Are you working at home for all or part of your income?

Do you sell products you make or grow?

Could you use some help and advice about credit, banking, cost/price analysis, business law, record keeping, promotion, marketing, and other aspects of running a small business?



Greenfield Community College presents a series of Business workshops designed to assist small business operators who earn money with craft skills, service skills or other business activities from their homes.

Title VII CETA funding, made available by the Franklin Hampshire Employment and Training Consortium, enables this informative series to be offered without cost to the participants.

Each weekly topic will be presented by recognized experts from each field who will present direct, no nonsense data from their wide experience with small business operations. Participants will also have ample opportunity to ask advice about their own unique concerns.

To serve as many participants as possible, two locations will be used. On Monday evenings, the Workshops will meet from 7:10 to 10 at Greenfield Community College and be repeated each Wednesday evening at the Wheeler Memorial Library in the center of Orange, Massachusetts.

Registration forms, and any additional information about schedule or content may be obtained by calling or visiting the Continuing Education Office at Greenfield Community College. Telephone 413-774-3131.

Presented with the cooperation of:
Franklin Hampshire Consortium for Employment and Training
Alfred Orange Chamber of Commerce
Greenfield Area Chamber of Commerce
U.S. Small Business Administration
Franklin County Cooperative Extension Service
Massachusetts Cooperative Extension Service
Service Corps of Retired Executives (SCORE)
Mass. Small Business Development Center
which is partly funded by U.S. Small Business Administration
and the Mass. Dept. of Commerce through the Small Business Administration University of Mass at Amherst under Cooperative Agreement 3B 24-00340-03-0

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Entrepreneurship in Voc Ed
A Guide for Program Planning

Edward L. Davis

Distributive Education Clubs of America and

Margaret A. Zelinko

Marshall University

Available from: The National Center for Research in Vocational Education
The Ohio State University
1960 Kenny Road
Columbus, Ohio 43210

Entrepreneurship in Voc Ed: A Guide for Program Planning reviews eight major curriculum resources for use in developing entrepreneurship training programs. Its primary purpose is to assist program planners and curriculum developers in selecting entrepreneurship materials that are appropriate for the populations served by their educational agencies. Although the focus of these materials is small business other than homebased, extremely useful information can be gleaned from these resources for teaching purposes.

The eight curriculum resources explored in depth are:

- Achieving Success in Small Business: A Competency-Based Educational Program for Persons interested in Small Business Ownership, developed by Virginia Polytechnic Institute and State University.
- Entrepreneurship Education, developed by University of Illinois.

- . E.T.C. - Entrepreneurship Training Components, developed by American Institute for Research in the Behavioral Sciences.
- . The IDECC Learning Activity Packages, developed by the Interstate Distributive Education Curriculum Consortium.
- . PACE - A Program for Acquiring Competence in Entrepreneurship, developed by the National Center for Research in Vocational Education, The Ohio State University.
- . Preparing for Entrepreneurship, developed by Arizona State University.
- . Small Business Management and Ownership, developed by CRC Education and Human Development, Inc.
- . Small Business Ownership Management Entrepreneurship, developed by the University of Arkansas in cooperation with the Arkansas Department of Education.

Included are helpful charts highlighting background information, selected features, subject matter, and teacher and student materials on each of the eight resources.

National Small Business Training Network

Carol Eliason, Director

Linda Willis, Staff Assistant

AACJC/NSBTN

One Dupont Circle, N.W. Suite 410

Washington, D.C. 20036

The National Small Business Training Network (NSBTN) is a network of 275 two-year colleges which was established and is maintained through AACJC's contract with the U.S. Small Business Administration. The purpose of the project is to assist colleges in providing high quality, low cost small business management training, thereby curtailing small business failure nationwide.

The Network achieves the above goal through its multi-level networking mechanism. Member colleges are required to collaborate with SBA District Office management assistance personnel in planning, coordinating, marketing, and targeting training to serve community needs.

Resource materials available upon request include:

- . NSBTN Newsletter (free)
- . Small Business Training: - A Guide to Program Building based on NSBTN data analysis, to organizing small business training programs (\$10.00)
- . "Small Business Training": Models for community growth - a collective description of successful small business management training programs (\$10.00)
- . Small Business Course for Older Americans - A 45-hour course

covering skills needed to start a small business. Includes instructor's guide and student handbook (\$35.00)

- Small Business Management Guides. Idea books which contain syllabi and course descriptions of training programs that have been successfully implemented at over 500 two- and four-year colleges and universities across the country (Four volume set \$60.00)

New Career Opportunities, Inc. (NCO)

New Career Opportunities, Inc.

C.N. "Mike" Parker, President

625 N. Maryland Ave. Room 207

Glendale, CA 92106

NCO is a non-profit learning by doing program turning the talents of older Americans into profitable home-type businesses. NCO promotes the idea that retirement doesn't have to mean empty years of meager Social Security living.

NCO performs two important functions, **motivation** and **information**, for older Americans, specifically (but not exclusively) the recently retired. Older Americans who enroll in NCO's unique course become the founders, owners, managers, and employees of the company they organize, experiencing the whole spectrum of business relations from initiation through liquidation of the company in a fashion similar to the Junior Achievement program. (See brochure - next page)

... More Questions and Answers

Q. How large are the classes?

A. Usually 10 to 20 men and women.

Q. Is any special background needed?

A. Not really. A hobby or special skill could help. But desire to do your own thing, to be your own boss, and the motivation to better yourself are the only prerequisites.

Q. What sort of people enroll in NCO?

A. All sorts. Retirees and near-retirees. Women seeking a new aim in life. Employees at the top of their job expectancy. Victims of social, financial or technological change. Those who have lost a breadwinner.

Q. How many alumni has NCO graduated?

A. Since NCO was established in 1978, 235 have completed the courses, and the number is growing.

Q. Each class starts a business?

A. That's right. You'll form a company to produce, for example, emergency warning lights. To finance it, you'll buy stock - and cash it in at the end, usually at a profit. You'll experience every angle of operating a free enterprise.

Q. How many graduates go into business?

A. So far, more than half have organized some type of "cottage industry" or small company. A Small Business Administration survey of 170 graduates in 1980 found unanimous endorsement of NCO.

Q. Are there any other benefits?

A. Indeed. Even if you decide to wait awhile, the NCO experience helps you understand your employer's problems and responsibilities. Communication and self-expression can improve. You might even discover self-employment is not for you after all.

Q. What happens after graduation?

A. NCO alumni attend periodic NCO get-togethers to compare results, trade ideas or just socialize. An NCO newsletter goes to all graduates with tips on new techniques, literature, regulations, self-help.

Q. Are there any similar organizations?

A. Various agencies provide "How to Start Your Own Business" courses but none duplicates NCO. With its combination of learning by doing, professional guidance, workshops, group information exchange and post-graduate counseling, NCO is unique in its field.

Q. Why do major corporations back NCO?

A. Availability of NCO training is a morale booster. It builds pride in one's company. And it's a boon to any community. It encourages self-reliance, personal freedom, independence. It can provide a hedge against inflation.

Q. How do I get started?

A. Contact NCO at the address below.

NEW CAREER OPPORTUNITIES, INC.

625 N. Maryland Avenue, Glendale, CA 91206
Phone (818) 244-4758

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Your Own Business?

Learn How at

NCO SEMINARS

Conducted by

NEW CAREER OPPORTUNITIES, INC

Sponsored by

Major Corporations

"Because I was a life-time homemaker, I felt lost when my children grew up and no longer needed me. So in my spare time I refurbished my aging vinyl-covered furniture. Now, thanks to New Career Opportunities, Inc. and their learning-by-doing course, I have my own successful vinyl repair business. I thoroughly enjoy being my own boss, doing my own thing and making money in the process."

Mrs. Dorothy Krupp
NCO graduate

The NCO Experience . . .

Questions and Answers

A Means to Personal Growth

- Independence
- Profit
- Esteem
- Better Performance
- Better Life

New Career Opportunities (NCO) is a non-profit educational program using learn-by-doing techniques to teach how to create a small business, finance it, sell its product or service, set up control procedures, tune it all for profit - and have fun in the process.

NCO seminars are tailored for persons wanting a sideline to their regular employment, persons preparing for retirement, those already retired or just about anybody interested in learning the fundamentals of running a money-making enterprise.

NCO teaching comes not from academic theorists but from people working successfully in business. They have learned their specialties the hard way, the hands-on way. You hear also from NCO alumni who have tried the game and succeeded.

You and your classmates will join in organizing, operating and liquidating a real business firm, a scale model corporation. It's a practical way to learn by doing and to find out for yourself what makes profits and losses.

Q. Who supports NCO?

A. Some of California's foremost business firms: Garrett Corp., Hughes Aircraft, Lockheed, Northrop, Pacific Lighting, Pacific Mutual Life Insurance, Rockwell International, Security Pacific Bank, TRW - and Rotary clubs, Sales & Marketing Executive Association, State Board of Equalization, and U.S. Small Business Administration.

Q. Why was NCO created?

A. To encourage and assist men and women in turning idle skills and dreams into money-making pursuits - for more constructive life, for "that little extra." To bridge the gap between wishing and really knowing how, between wanting and having. To be the nudge that gets people started.

Q. How much time does it take?

A. NCO classes usually meet for two hours, two times a week, for about eleven weeks.

How NCO Graduates Tell It

"I can communicate more readily with strangers. I have gained more confidence in myself."

"I had already started a business before I took the class - so, mainly, I learned about all the things I had done wrong and how to change those things to make them right. It was gratifying to know it wasn't too late."

"It helps motivate one to action instead of procrastination."

"An invaluable opportunity to listen to speakers who are not only successful individuals, but who have the ability to pass along their experience in a stimulating manner."

Q. Where are classes held?

A. Usually at or quite near a sponsoring company's facilities.

Q. What does a seminar course cost?

A. \$125 per student, payable to New Career Opportunities. This defrays costs for a management Guide, printed matter, planning outlines, other materials and two special meetings. Grants and contributions by individual and corporations underwrite non-profit NCO's administration and expansion.

Q. What does the course cover?

A. Market research - determining who will buy. Then marketing - how to sell. What books and records to keep. Legal steps in starting out. Tax questions. Time management. Goal setting. Financing.

Q. Who are the instructors?

A. Professional accountants, sales executives, attorneys, IRS officials, production experts, banking specialists, government advisers - and your peers who now have their own businesses.

Turn the page, please.

National Alliance of Homebased Businesswomen (NAHB)

National Alliance of Homebased Businesswomen

P.O. Box 95

Norwood, NJ 07648

NAHB's founding members discovered that isolation and lack of access to the mainstream of American business were the undesirable side effects of working from home. NAHB was created to eliminate that isolation of homebased businesswomen and men through national and local networking and by emphasizing, encouraging and stimulating personal, professional, and economic growth through a strong, professional, business organization. NAHB keeps its membership abreast of legal, political, and business developments affecting homebased businesses.

For a \$30.00 per year membership fee, members receive the following benefits:

- "Alliance" a quarterly newsletter including articles pertaining to specific homebased industries, book reviews, legislative update, etc.
- Local chapters
- NAHB's national membership directory
- Life insurance
- Reduced business-magazine subscription rates and car rental discounts
- Corporate rates in hotel chains
- Purchase Power: a buying service for merchandise
- An annual meeting
- Certificate of membership

- Meeting-by-Mail, NAHB's unique means of making it possible for any member who wishes to take an active leadership role in NAHB - in spot assignments, on committees, on the Board of Trustees - to participate regardless of where she or he lives.

White Mountain Apache Tribe

Cottage Industry on the Reservation

Linda Tani, JTPA Director

(602) 338-4818

Starting in October 1984, the White Mountain Apache Reservation will begin a JTPA funded Older Worker Project dealing in Native and Traditional Arts and Crafts. Economically disadvantaged persons who are 65 years and older will receive training in materials requisition, craft production, quality control, individual marketing, and individual recordkeeping. Twenty-two items had been identified by ITC Systems, Inc., a private consulting firm, that can be manufactured or handcrafted by Apaches for immediate sale.

Seven of those items have been selected for the elderly cottage program: buckskin clothing, baskets, pillows and dolls, bows and arrows, beadwork, wood carvings, and cradles.

Needy participants on the reservation who sincerely want a career will be given their choice of crafts available for training and subsequent production after receiving an overview of the aspects of producing each product. Training classes will run from two to eight weeks, and the participants will receive subsidized wages for work experience while in training. At the conclusion of craft training, they will be ready to produce their selected craft. The White Mountain Sales Outlet will buy the crafts produced. Part of the program also includes follow-up with each participant to aid them in management and recordkeeping of their private enterprises.

Senior Citizen Fair and Bazaar

Central Arizona College

Coolidge, Arizona 85228

Dorothy Powell

An annual senior citizens Fair & Bazaar at some of Arizona's community colleges illustrates an innovative approach to cottage industries. "Experienced persons," to use a Mickey Rooney term, often turn to "re-creation" in arts and crafts as a way of self-fulfillment preservation.

The regional senior adult advisory committee at Central Arizona College decided, ten years ago, to offer an annual senior citizens Fair and Bazaar for the purpose of providing a showcase and market for the goods students are encouraged to make. Not only have participants earned needed money and recognition; but demonstrations, exhibits, and visiting with "experienced persons" generate interest in others to learn how to "throw" pots or do silversmithing. Booths feature the artistry of individuals or classes. Instructors are finding the annual Fair an opportune time and place to do student recruitment for the coming semester. Individual artisans often discover a better way of making or merchandising their product, or that they can "pool" efforts or assembly-line component parts of a finished handcrafted article.

Membership on a steering committee which meets regularly during the school year affords some thirty senior adults "hands on" experience in operating a successful business adventure. Organization, budgeting, bookkeeping, promotion, evaluation, etc. are learned through necessity. Working committees include decorations, entertainment, budget, exhibits and demonstrations, food, publicity, parking & traffic control, information booth, health screening

services, etc. The Fair is held on the college grounds the second Saturday of each March and attracts over 3,000 people. All ages are invited to attend and "park their wagon" on campus, admission and parking are free. Ethnic food is available and Indian food booths give Indian elderly a golden opportunity to make money to pay for trips, programs, and materials to be used in classes.

Senior centers and clubs often collaborate on projects such as making quilts, stained glass windows, dressed ceramic baby dolls in cradles, and weaving rugs. Some participants are now expanding marketing techniques learned through Fair experience to their own centers. Display cases are frequently appearing in entry halls and groups are offering smaller "Fairs" throughout the year in their immediate locale.

"How To" instructions for conducting a senior citizen Fair and Bazaar may be obtained from Central Arizona College, Coolidge, AZ 85228, Attention Mrs. Dorothy E. Powell. No wonder that such a gala event is often referred to as an "opportunity" Fair!

Contributed by:

Dorothy Powell

Central Arizona College



Park Your Wagon At The 10th Annual Senior Citizens FAIR AND BAZAAR

Central Arizona College Campus
Saturday, March 9, 1985
From 9:30 a.m. — 2:30 p.m.

HELP US CELEBRATE OUR BIG 10TH BIRTHDAY!!!

This fair and bazaar is a very popular event scheduled each year in the spring on the CAC campus. The Pinal-Gila Council for Senior Citizens cosponsors and helps organize the arrangements. There is plenty of parking, food, and especially fun.

EVENT

Entertainment, food, exhibits, demonstrations, Studebaker car display and free health screening.

Early-bird breakfast for exhibitors, 7:30 — 9:00 a.m., in Central Arizona College cafeteria.

LOCATION AND TIME

Central Arizona College (Signal Peak Campus) Woodruff at Overfield Road, off Exit 190—McCartney Road, off I-10 (9 miles west of Coolidge). Saturday, March 9, 1985, 9:30 a.m. to 2:30 p.m.

EXHIBITORS

Exhibitors and presentors are more than welcome. Listed below are a few of the guidelines and regulations that are followed.

Demonstrators and exhibitors who sell will be assessed a minimal fee to help defray expenses of the fair.

Those who are eligible must be residents or winter visitors of Pinal-Gila Counties, 55 years and older, who wish to SHOW AND SELL their handmade crafts — NO COMMERCIAL ITEMS.

Set up time is 8:00 a.m., Saturday, March 9. Spaces: one table, 6' x 3' and two chairs. Exhibitors are encouraged to bring their own and are responsible for signs and decorations which help identify and sell. Exhibitors are responsible for setting up own material, handling money involved in sales and CLEAN UP.

For further details, please call: Dorothy Powell, Central Arizona College, 836-8243 or 723-4141, Ext. 217.

Small Business Institute

Rio Salado Community College
135 North 2nd Avenue
Phoenix, AZ 85003

Both credit and noncredit classes, seminars, workshops, and meetings for small business owners and potential small business owners are available in the Phoenix area. Formats are informal and taught by professional consultants, bankers, accountants, and lawyers.

Topics covered in the workshops include:

Starting and Financing Your Own Business

How to Form a Corporation

Basic Recordkeeping

In-home Business

Marketing and Marketing Strategies

Estimating and Bidding for Small Contractors

How to Use Small Computers in Small Business

How to Prepare an S.B.A. Loan Package

Pricing Strategies

How to Analyze Financial Statements

Also available are a cadre of volunteer business counselors.

CONCLUSION

We hope that the reader is now convinced of the utility and potential of homebased businesses as income-producing options for older adults. Community College planners are well aware of the vital role we play in serving all members of the community. Colleges in Arizona can follow the example of the programs shared in this sourcebook. We can take our traditional lead in the occupational education and nontraditional delivery areas by coordinating cottage industry type programs for older adults.

Displaced homemakers, reentry women, and the disabled can also benefit greatly from the introduction to homebased business employment opportunities.

We urge you to seriously consider the facilitation of cottage industry programming with the help of this guidebook. Homebased business is an exciting, untapped program area which can benefit both the college and the community.

SUPPLEMENT A

HOMEBASED BUSINESS CLASS/WORKSHOP OUTLINES

The following section presents topic outlines for a class or workshop series on homebased businesses. The outlines are meant to be guidelines for choosing content. Naturally, content will be adapted by each instructor to fit their personal style and student needs.

Many of the activities suggested in the workshop outlines are designed to enhance discussion and encourage participation of the adult learner in sharing their personal expertise and experiences. When working with adult students, it is especially important to allow time to share perspectives and knowledge gained over the years (the instructional skills necessary for this to happen is ability to listen to opinions and respect them while still maintaining control over the classroom).

The subjects covered are common to some small business courses, but are adapted to the homebased business. They have been identified through the literature listed in the resources section, discussions with homebased business people, and advisory committee input. The books cited in the outlines themselves offer especially clear and straightforward coverage of the topics.

Planners are reminded that the main audience for this course is retired adults who may be on limited budgets, the majority of them desiring to supplement incomes or use their leisure time and creativity constructively with as little stress and expenditure as possible.

Following are further considerations regarding instruction:

- . Use guest "expert" speakers to cover certain topics where instructional expertise is lacking. Tap into SCORE and actual homebased business owners to discuss their experiences. However, if offering a class, do not fall into the guest speaker "trap," week after week, unless the class is promoted as a seminar. All students appreciate continuity and a tying together of materials covered as well as discussion led by a familiar instructor of how speaker's remarks apply to their particular set of circumstances.
 - . "Training Considerations for Older Learners" (next page) is included to provide guidance in adapting teaching techniques for older adults.
-
- . Session I of the outline is designed to encourage maximum involvement of students from the first session, generate enthusiasm, and stimulate discussion of the topic in general. The first session is crucial in that it sets the tone of the class and allows the instructor to gauge the level, interest, and experience of the group.
 - . The estimated time for each session is two hours. Some topics will take more or less time depending on the personalities of the students and teacher, discussion, time, etc.

TRAINING CONSIDERATION FOR OLDER LEARNERS

- . Make objectives of the course available early in the course, using action verbs to convey exactly what is expected.

Reduces anxiety regarding the unknown.

Helps the learner eliminate non-relevant information.

- . Visual Aids:

Use large type.

Have training room well-lighted to compensate for visual weaknesses.

- . Eliminate administrative hassles and focus on the practical task of learning.

Older learners are not as captive or as passive as younger learners.

- . Use the "discovery" method, guiding learners to learn for themselves by asking questions.

Recognizes the life-experience already gained by the older adult.

Allows them to relate their new learning to prior knowledge.

. Make the learning location and environment as similar as possible to the setting where the learning will actually be implemented.

. Structure learning into a sequence of learning tasks. Each learning task should:

Be self-contained and logically organized by concept, principle, theory, etc.

Have clear instructions and directions telling what, why, where, when, and how the task should be done.

Progress in small steps.

Avoid excessive short term memory requirements.

L

Introduction to the Homebased Business

- A. Get acquainted exercise or introductions.

Class overview and objectives

- B. Lecturette. History of the Cottage Industry.

Cottage Industry Today

The Electronic Cottage

Resource: Sourcebook Chapter II, "The Cottage Industry"

- C. Activity: Brainstorm. The Advantages and Disadvantages of the Homebased Business.

1. Instructor writes on blackboard:

Advantages. Class calls out their own ideas of what advantages might be. "Freewheeling" is encouraged.

2. After advantages list is exhausted, then repeat #1, writing Disadvantages on another section of the board.

Instructor should then lead a discussion regarding the responses and also discuss any additional disadvantages described in the sourcebook.

- D. Slide/tape: Women as Business People: The Homebased Business.

Resource: Arizona Department of Education, Vocational Equity.

Instructor should point out to class that although slides focus on women, the program allows the class to meet business people in a variety of areas.

E. Mini-lecture. Traits of successful entrepreneurs.

Resource: Sourcebook Chapter III, P. 24. "Who's Fit for Business - Past Studies."

II. Self-Assessment

- A. Activity. Students complete self-assessment tool adapted from the Small Business Administration.

Resource: Sourcebook section p. 28. "Who's Fit for Business."

- B. Discussion. Results of the self-assessment tool. What did students learn about themselves? How can they use the knowledge?

- C. Mini-lecture. Three types of skills and skill assessment. Instructor should emphasize how past skills and awareness of those skills can contribute to the successful management of a home business.

Resource: Sourcebook section p. 29.

- D. Activity. Skill analysis

Resource: Sourcebook section p. 33.

NOTE: Depending on time constraints, instructor may want to ask students to complete #1 and #2 of skill analysis at home, and complete exercise at next class. However, instructor should be sure to review sample completed skill analysis on p. 36 so that class understands how to do this exercise.

E. Activity. Brainstorm. Class should be led in the brainstorm activity as described in Sourcebook p. 34. This activity might also take place during the first hour of the next class.

III.

Self-Assessment and Market Investigation

- A. Skill analysis and brainstorming exercises should be completed from previous session.
- B. Activity. Questions to Explore for Cottage Industry Development. Students will analyze the potential of their cottage industry ideas by writing out the answers to questions posed on p. 38 of the sourcebook.
- C. Discussion. Instructor should ask students to share answers to their questions from activity B, or to volunteer answers in small groups of three.
- D. Lecture/discussion. Investigating the potential of your product/service.
 - 1. Factors to consider:
 - Raw materials: Availability
 - Cost
 - Suppliers - number of
 - Risks: Can the product possibly cause injury or damage to the customer?
 - Quality: Is control and consistency possible?

The market: How much competition exists from businesses offering similar products or services? Who are the potential customers? (age, income, geographic boundaries). What prices do competitors charge? What colors, sizes, and shapes of the product are marketable?

E. Discussion. Free or low-cost homebased market research.

Community and population information sources:

Chamber of Commerce

Banks and Savings and Loans

Local libraries

Business bureaus

Telephone book

Newspaper classified ads

Contacting competitors to compare prices, quality, range of products and services.

"Test marketing" the product or service with friends and acquaintances

F. Activity. Students can contact potential business competitors and gather information on products, prices, etc.

Other resources: Stuart Feldstein's Home, Inc. has an excellent chapter on homebased marketing. (See Resources, p. 129)

American Association of Community and Junior Colleges Small Business Course for Older Americans contains a practical section on marketing.

IV. Steps for Start-up

- A. Lecture/Discussion. Setting prices
Determining overhead
Determining time invested in preparation or production
Determining costs of raw materials
Determining what prices the market will bear
- B. Activity/Discussion. Start-up tasks and costs*. After briefly reviewing each item from the task list below, each student will be assigned one or two items from the list. The student then contacts the designated office or establishment and shares the information obtained with their classmates. Suggestion: The type of business inquired about should be determined in advance so that all students have in mind a "typical" homebased business about which they are gathering information.

<u>Task</u>	<u>Who can help estimate</u>
Business license	City or county offices
Special permits, such as food production or child care	City or county offices
Zoning regulations	City or county offices
Office and bookkeeping supplies	Stationery store
Equipment, furniture, machinery, tools	Retail store, want ads (for used items)

New telephone line or answering service	Telephone company in yellow pages
Bookkeeping service or accounting advice**	Accountant
Legal advice***	Lawyer referral service
Insurance	Insurance agent
Checking account and checks	Local bank

If product business:

For manufacturers, enough raw materials for 3 months production	Wholesale suppliers
For retailers, starting inventory	Wholesale suppliers
Sellers permit (resale number)	Sales tax office
Business name registration	County office

* Tasks adapted from Olsen, Nancy. Starting a Mini Business. (See Resources, p. 130)

** The business owner may have previous bookkeeping and recordkeeping experience.

*** Legal advice becomes more crucial when business organization is other than a sole proprietorship (such as a partnership).

A. Lecture. Specifying the target market

- . Determining a personal advertizing budget
- . Identify customers
- . Identify customers' needs
- . Identify appropriate and affordable advertizing media
(examples: want ads, trade magazines, handbills, shoppers,
yellow pages, radio, brochures)
- . Sketching a promotional plan

B. Discussion. One way to cover the information below is to ask the class to think of inexpensive promotional strategies for home businesses and to record them on the board.

Effective, inexpensive advertizing and promotion

- . The importance of the business card
- . Posting business cards or 3x5 cards in supermarkets or other outlets
- . Flyers
- . Direct mail announcements
- . Personal contacts and networking through clubs and organizations
- . Free newspaper publicity (doing press releases)
- . Yellow pages

. Other publicity: Talk shows on radio, T.V., public speaking

C. Activity. If time permits, each student should outline an advertizing and promotional plan for their homebased business.

A. Lecture/discussion. Instructor should obtain supplementary teaching tools such as samples of forms, overhead transparencies, and simulations tracing the recording of a customer purchase from beginning to end. Many students fear recordkeeping more than any other aspect of a home business; therefore the more clearcut, simplified illustrations for the class, the more some class members' anxiety will be relieved.

1. Importance of a good system
 - a. tax purposes
 - b. determining profits
 - c. tracking product effectiveness
2. Recording income
 - a. Sales slips
 - b. receipts
 - c. invoices
3. Recording expenses
 - a. saving invoices
 - b. utilizing the business checking account
 - c. keeping an expense ledger
4. Monthly profit and loss statement
 - a. total income
 - b. cost of goods sold
 - c. gross profit

d. profit expenses

e. net profit

5. Examining IRS form 1040, Schedule C

Sources for further information:

"Keeping Records in Small Business" Small Business Administration.

Free publication. Management Aid No. 1.017

Olsen, Nancy Starting a Mini-Business includes a very readable chapter on recordkeeping.

VII. Sales

A. Lecture/Discussion. The Role of Sales

- Characteristics of effective salespeople
- Characteristics of ineffective salespeople
- Determining and meeting customers' needs
- The sales approach
- The sales presentation
- Dealing positively with objections
- Closing a sale
- Using personality strengths to make a sale
- Selling is not synonymous with hard sell

B. Activity. Roleplay "Making a Sale" (based on the previous discussion)

Students break up into small groups to role play sales techniques. Each student takes a turn selling any product or object (even a pencil!) to a partner in the group, while other students observe. Observers can give positive feedback and suggestions for improvement to the salesperson concerning their body language, assertiveness, stick-to-itiveness, communication skill, etc.

- A. Lecture/Discussion. Legal forms of business organization
 - 1. Sole proprietorship
 - 2. Partnerships
 - 3. Corporations
 - 4. Advantages and disadvantages of each form
- B. Keeping Going
 - 1. Time management
 - 2. Tapping into support systems and groups
 - 3. Joining professional organizations
- C. Planning for action: How should I proceed after this class?
- D. Course evaluation

SUPPLEMENT B
SAMPLE COTTAGE INDUSTRIES

PROFILES

This section provides a springboard for discussion. The Profiles include information relevant to start-up, marketing, physical considerations and other factors helpful to examining each particular homebased business. The decision regarding which home business to pursue will be based on market research and the skills, talents, and interests of the entrepreneur.

Also included is an "idea page" which offers a glimpse at the myriad of businesses that can be offered from the home to supplement a retirement income.

Lastly, brief profiles of people in Arizona who are actually running cottage industries are included.

CALLIGRAPHY

Skill Needed

Knowledge of various lettering alphabets

Creativity

Centering, neatness, spacing

May need to enrol in a short college course to perfect
skills

Be a perfectionist

Physical Considerations

Steady hand

Strong eyesight

Patience

Typical Equipment and Supplies

Fine, medium, and broad nib pens

Special paper (if calligrapher would like to supply)

A book or chart in which customers can select desired
lettering

Marketing Ideas

Contact schools to complete diplomas

Contact businesses to complete training certificates

Make posters and advertize in local shopper

Gift quotations and poems

Have copies of completed jobs to show prospective
customers

Make original greeting cards and distribute through
stores

Leptich, Anne and Jacques Evans. Calligraphy for Fun and Profit

North Hollywood, California. Wilshire Book Co, 1980

Shepherd, Margaret. Capitals for Calligraphy

MacMillan/Collier, N.Y. 1982

BOOKKEEPING SERVICE

Skills Needed

Bookkeeping Basic credentials, such as course work are necessary in this area.

Ability to analyze business records, including recording and classifying them

Set up depreciation schedules and work with taxes

Ability to calculate wages

Good attention to details

Some typing and use of calculator

Typical Equipment

Calculator

Pens and Pencils

Ruler

Workspace

Marketing Ideas

- Handle the books for small business and other homebased business people

- Offer advice on improving recordkeeping systems

Related

- Income Tax Service if you are expert in background and knowledge on taxes

- Short term consulting in setting up books for business

CHILD CARE/DAY CARE

Skills Needed

Love and enjoyment of children. Good communication skills

Patience

Disciplinary ability

Knowledge of ways children grow and develop

Knowledge of nutrition

Physical Considerations

Stamina - Energy

Some lifting

Good physical condition (hearing, eyesight, ability to lift children and move quickly to children)

Negative T.B. test

Typical Equipment and Supplies

Toys - sturdy and safe
(age appropriate)

Room to play indoors
and outdoors

Childrens books, games,
puzzles, dolls, etc.

Child size furniture

Storage area

Depending on age of children:

Strollers
Cribs
Kiddie swimming pools
Food

Other Considerations

Agencies such as the Tucson Association for Child Care
offer day care certification and referral.

Certified
Homes

Requirements for certification include a telephone, fenced yard, another source of income, three references, and a security clearance. Training, available at TAC and various community colleges, is also required in such helpful areas as child development, health and safety, nutrition, communication, recordkeeping, and small business skills.

Certified
Centers

The Arizona Department of Health Services Bureau of Health Facilities, (1740 W. Adams rm. 301, Phoenix, AZ 85007, 255-1111) offers free day-care licensing orientation sessions in Tucson and Phoenix, if you plan to care for more than 4 children. Information includes budgeting, center and room design, nutrition, etc.

Other
Considerations
Continued

Although licensing is not mandated by law in Arizona if less than 5 children are in your care, licensing may assist potential day-care providers in providing quality care and attracting clients.

- Individuals interested in child care should also determine the number of children, the ages of the children they would like to accept, rates, investment required, etc.
- Check the zoning department for property use.

Participation in the Child Care Food Program (CCFP) brings extra income as providers are reimbursed for meals and snacks served. CCFP is located in Chandler, Phoenix, Scottsdale, Tempe, and Tucson.

Marketing
Ideas

Shoppers' guides
School and community bulletin boards
Neighbors
Want ads

Related

Childrens' "hostels" - a place for parents to leave children on weekends or when they take vacations.

Acknowledgement: Additional information and review of this section provided by Linda Hall, Recruitment Specialist, Tucson Association for Child Care, Inc.

DAY CARE HOME SPONSORS IN ARIZONA

Janet Ianders
Association for Supportive Child Care
2218 South Priest, No. 119
Tempe, AZ 85282
967-7716

Andrea Colby
Desert Sun Child Development Center
P.O. Box 26513
Tempe, AZ 85282
839-6125

Maggie Camarena
AZ Coalition for Food and Nutrition
1138 West Willetta Avenue
Phoenix, AZ 85007
256-0421

Jackie Dicklin
Focus: Nutrition II
2929 East Thomas Road, Suite 200J
Phoenix, AZ 85061
955-9015

Beverly O'Neil
B. J. Enterprises
2713 North Fiesta Street
Scottsdale, AZ 85257
946-9729

Cathy Moore
Food for Children
2423 West Temple
Chandler, AZ 85224
963-4345

Diana Abel
AZ Association of Family
Day Care Providers
P.O. Box 27677
Tempe, AZ 85282

Walt Remillard/Bob Bonacci
Planned Meals for Children
4344 East Palm Lane
Phoenix, AZ 85008
244-9511

1000 East Apache Blvd., Suite 201
Tempe, AZ 85281
968-2772

Susie Peterson
Tucson Association for Child Care
2555 East First Street, Suite 103
Tucson, AZ 85716
881-8940

Provided by Tucson Association for
Child Care

HOME REPAIR AND MAINTENANCE

Busy working people, elderly, and disabled individuals will at one time or another require home maintenance or repair services.

Skills Needed

A person generally handy with tools, a Mr. or Ms. "Fix it," retired carpenters, electricians, or plumbers can earn extra money by selling their established skills to those who do not have the time or know-how to complete home upkeep.

Typical Equipment and Supplies

Hammer	Glues	Wrenches
Screw driver	Saws	Electrical tape
Drill	Hardware	
Pliers	Pick-up truck	
Sockets	Caulking gun and compounds	

Physical Considerations Related Ideas

Need to be in overall good physical condition

Start a home-repair broker service. Organize a file system sorted by fields of home maintenance. Charge an annual or biannual fee to repair people whom you have screened and interviewed.

Marketing Ideas

- Contact real estate agents who may have clients who have recently put their homes on the market, or contact home sellers directly. Assist them in getting homes "ready for show."

- . Tack up business cards in hardware or home improvement stores.
- . Contact organizations for retired people and disabled people offering your available services.
- . **Special Talents.** You may have a special knack for these kinds of repairs:

Bicycles

Lawn mowers

Clocks

Typewriters

Televisions

Small appliances

Vacuums

Sewing machines

Marketing should be specialized for those specialized repairs.

MARKETING CRAFTS

A popular homebased business for the creative person is the marketing of crafts. Shows and street fairs abound with artistic craft items made in the home.

Below is a summary of the article: "Marketing What? Should you Make" in Creative Crafts magazine, October 1978 by Loretta Holz. This article is an excellent starting point for examination of the wide area of crafts as a cottage industry.

Qualities of a Good Product

Originality - make items as unusual as possible.

Manufactured - Is the product manufactured (factory produced)? If so, is it worth the higher price?

Quality - Quality materials make a quality product.

Workmanship - Stay away from hanging threads, dropping glue, smudges, or dust.

Broad Appeal - Choose items or a variety of designs that would appeal to a teen as well as an older person.

Time efficiency - Items that take a longer time to make have to be sold at a higher price. The market for more expensive items is smaller.

Reasonable price - If the price isn't right, no sale!

Market Research

Are the materials needed to make the product available in sufficient quantity and low enough price to manufacture your product?

Who are your customers?

What's the competition doing? Visit gift shops. How do product designs compare to yours in terms of workmanship, price, appearance, etc.?

Market research never really stops. Keep your eye open to changing trends.

Other
Considerations

Will the item be production or one of a kind?

Can you set up an assembly-line type cottage industry for people in their homes to produce parts of your product?

Other
Resources

Caplin, Lee Evan. The Business of Art. N.J.:

Prentice-Hall, Inc., 1982

The American Crafts Council, 44 W. 53rd St., New York, N.Y. 10019, has bibliographies and a wide variety of publications on marketing crafts including American Craft magazine and a bimonthly newsletter ACC/Outlook.

Loretta Holz How to Sell your Art and Crafts: A Marketing Guide for Creative People. N.Y. Schribner: 1976

Scott, Michael Crafts Business Encyclopedia N.Y.: Harcourt, Brace, and Jovanovich, 1977

Types of
Crafts

Compiled by Jane Kealy, Master's Student School of Art, Arizona State University

WEAVING: pillows, table linens, bags, rugs, tapestries

SEWING: applique, quilting, embroidery (workshirts),
monograms, knitting, crocheted Christmas tree shirts
(felt)

BASKETRY: wreaths, baskets (natural materials -
grapevines, etc.)

SILKSCREEN: cards, fabrics, stationery

CALLIGRAPHY: wedding invitations, diplomas

PAINTING, DRAWING: (to be applied) cheese boxes,
toys, blocks

GARDENING: potted herbs, cuttings

TILE: house numbers, names, pictures

WOOD: cutting boards, refinishing, restoration of
furniture, spice racks, childrens blocks,
woodcarving, toymaking

LEATHER: bags, belts, moccasins, book binding

STAINED GLASS: windows, boxes, Xmas ornaments

METALS: weather vanes, jewelry

CERAMICS: functional ware, outdoor sculpture,
decorative tile, small scale sculpture.

MICROCOMPUTER BUSINESS

An "Electronic Cottage"

Skills Needed

Knowledge of Microcomputers and software programs appropriate to business offered. For example: Word processing programs if word processing capability is promoted.

Physical Considerations

Adequate lighting since work will be at the CRT. Comfortable chair and table at which to work. "Talking" keyboards are also available for those with failing eyesight.

Typical Equipment and Supplies

Home computer and accessories (such as printer)
Software
Office supplies (file folders, labels, etc.)

Marketing Ideas

Compiling polling information
Accounts payable computing
Record keeping - such as for churches, clubs, apartment complexes, etc.
Mailing lists

Idea Source

Traister, Robert J. and Rich Ingram Making Money with
your Microcomputers Tab Books Inc. Blue Ridge
Summit, PA 1982

TUTORING AND TEACHING

Skills Needed

- Command of the subject matter being tutored.
- Knowledge of especially troublesome academic areas such as math, chemistry, statistics, and science is especially helpful and marketable.
- Clear communication, formal teaching experience helpful but not absolutely necessary.
- Patience - especially in reviewing topics and concepts repeatedly.
- Willingness to prepare lessons.
- Some area of expertise - from algebra to zoology.

Typical Equipment and Supplies

Reference books
Paper
Pencils
Quiet, well-lit room

Marketing Ideas

Contact schools, counselors, school administrators.
Contact professional organizations and place some announcement in newsletters for these same groups.
Put up signs in classrooms.
Market to noncredit college and university programs and parks and recreation departments.
Market strengths of older people as tutors such as patience, maturity, and experience.

Consider teaching your avocation. For example:

Cake Decorating	Golf
Chess	Judo
Bridge	Sign language
Mah Jong	Photography
Swimming	Cooking

TYPING AND SECRETARIAL SERVICE

Skills Needed

Typing - accuracy and neatness

Speed

May need to enroll in an intermediate typing class to brush up.

Good spelling

Physical Considerations

Manual dexterity. Have a good comfortable chair to do long hours of typing. If transcription is offered, need to have sharp hearing to transcribe tapes.

Typical Equipment and Supplies

Typewriter - Type should be clear and professional looking. If you own an older one, practice on it, then rent or invest in a modern model, preferably with interchangeable elements.

Paper

Correction materials (tape, fluid,

Envelopes

eraser)

Ribbon

Paper clips

Carbon paper

File cabinet

Dictionary

Marketing Ideas

Major Markets

Academic - Post on every bulletin board on the college campus. Ads in the student paper, laundries, even student clubs.

Business or Commercial - Especially smaller businesses who do not require a full time secretary. How about approaching hotel managers and offering typing and transcription services for traveling business people?

Medical - Past experience in the medical field and/or knowledge of medical terminology essential.

Legal - Specialized knowledge of legal terminology and forms essential.

Manuscripts & Scripts - Contact writers' organizations, publishers, and theaters.

Typing for retired people who may be unable to write for themselves.

Market in mobile home parks, retirement complexes, and nursing homes.

Income tax forms at tax time.

Resource
Books

Drovillard, Anne, with William F. Keefe. How to Earn \$25,000 a year or More Typing at Home.
Frederick Fell Publishers, N.Y. 1980

Glenn, Peggy. How to Start and Run a Successful Home Typing Business Pigi Publications, Huntington Beach, Calif. 1980

Heller, Jack. Typing for the Physically Handicapped. Methods and Keyboard Presentation Charts.
McGraw-Hill, N.Y. 1978

SEWING AND CLOTHING ALTERATION

Needed Skills

Sewing - all types of fabric, knowing when to use particular needles, threads, stitches, etc.

Tailoring

Alterations

Creativity

Ability to match fabrics, patterns, and colors

Physical Considerations

Good eyesight

Comfortable chair for sewing

Steady hand for any hand stitching required

Typical Equipment and Supplies

Sewing machine with zigzag

Scissors

Needles

Thread

Clothing rack

Notions (tailor's ham, etc. - list of notions can be extensive)

Marketing Ideas

Approach small stores who cannot afford full-time alterations people.

Offer pick up and delivery.

Approach businesses regarding putting a sign or business card on the bulletin board.

Related Ideas

Clothing design for hard-to-fit people.

Teach children and adults sewing and advanced sewing.

SERVICES FOR WORKING PEOPLE

As most of us are well aware, many changes have been taking place in our society that have had a direct effect on people's lifestyles and the world of work.

Women have re-entered the work force in such great numbers that 57% of all married women with school aged children are in the paid work force. From 1970-81, the number of divorced women who are heads of households increased 181%. Dual career couples who have one or two children, or have chosen to remain childless, find that they have access to more disposable income than ever before. There are many services to be offered to these people to assist them in their busy time schedules.

Here are just some ideas for cottage industry development to fulfill these needs:

- Nutritious meal planning
- Grocery list making and shopping
- Preparing food in frozen meal-size packages
- Laundry service (pick up and deliver)
- Ironing service (pick up and deliver if possible)
- Car care reminder service (as in wheel rotation, oil change)
- Car cleaning
- Important dates reminder service
- Housecleaning
- Ironing
- Child care
- Animal care

IDEA PAGE

Activity

To stimulate interest and ideas, check five ideas that look interesting to you. Brainstorm five more related to those five. Prioritize and investigate your three favorites.

Antique consultant

Aquarium care

Astrologist

Auto care, maintenance

wash and wax

Baked goods decoration

Bed and Breakfast

Bicycle repair

Boat maintenance

Cake making

Catering

Consulting

Cleaning service

Cooking lessons

Correspondence, call service

Dance instruction

Design - interior

Dog walking, exercise

Driving - children, elderly,

errands

Exercise classes - aerobic, aquatic

Financial planning

Floral arrangement

Foreign language - interpretation,

instruction

Garden sales, consultant

Gift wrapping, shopping

Hauling service

House cleaning, painting

House sitting

Imports

Insurance sales

Laundry service

Mail order

Manuscript review

Music lessons

Newsletter writing

Party, wedding planning

Personal shopping service

Pet boarding, grooming

Photography

Piano tuning

Picture framing

Plant care, breeding

Promotions - businesses,

musicians

Records organization

Rent-a-grandparent

Research service

Selling at home

Selling on consignment

Sign painting

Swimming pool cleaning and care

Tack cleaning and maintenance

Telephone sales and market research

Used toy exchange

Wake-up service

Writing - free lance, ghost writing,

resumes

PROFILE

Wooden Toy-Making

Mr.H has always been interested in woodworking and furniture making, and had been honing his hobby while continuing his professional career. After showing his wooden toys at a crafts show in the Phoenix area, his work elicited a tremendous response. Four years ago, before his retirement, Mr.H formally established a homebased wooden toy-making business, initially utilizing equipment he had accumulated over the years. Mrs.H performs the business management functions such as bookkeeping, while Mr.H produces the wooden toys.

Mr.H's craft has become well known in the Phoenix area, and invitations to crafts shows keep coming. He enjoys the challenge of crafts shows, "It's like Las Vegas, a gamble. We might sit there all day and not sell a thing, or we may sell out our inventory completely."

Mr.H had some excellent comments and advice for potential homebased people. He advises obtaining various pertinent regulations regarding homebased businesses explicated as clearly as possible (such as zoning regulations, IRS, and tax).

"You can work 10 minutes or 10 hours a day with a home business, just start somewhere" he tells the potential home business person. "It's sad to hear someone say 'Someday I'm going to work with wood.' Do something, even if it's ten minutes a day, just do some minimal production."

Mr. and Mrs.H are excellent examples of a "retired" couple who have turned an avocation into a money making enterprise after retirement.

PROFILE

Housesitting Business

Vacations, business trips, and summer leaves have created the need for housesitters. Housesitting has been performed for years on an informal "if a friend is available" basis. Ms.P has met this expanding need through creation of a housesitting business.

The unique twist that this retired English teacher and Peace Corps volunteer has added to her business is utilizing a cadre of **senior citizens** as housesitters.

Ms.P is very careful and conscientious in interviewing senior housesitters. She visits the homes of the housesitters to get a sense of their personalities in their own environments. Ms.P points out that it is indeed quite a responsibility to take over a large house, possibly with a pool, pets, etc.

Employing senior citizens as housesitters is an excellent selling point for customers. Maturity and knowledge gained over the years creates a sense of trust in which an individual feels safe in turning over their home.

Ms.P has been in the business for six years, and it has sustained itself through word-of-mouth. An initial feature story in a local newspaper at the start of the business, along with information in the phone book has kept both housesitters and customers calling.

Since this business requires no inventory, the initial investment is much less than a product producing business. Start-up time is spent on logistics, such as creating a fee schedule based on number of pets, plants and how long the customer will be gone.

Ms.P relates that she has been "surprised and amazed" that she is able to successfully work for herself. She enjoys the time and fuel saved from not having to commute, wardrobe savings, and the tax advantage of having an office in the home.

PROFILE

Home Purse Business

Ms.T has recently retired from working for 37 years as a high school and community college counselor. She wished to earn money to supplement her retirement income, and to allow her to make payments on a camper.

Ms.T decided to become a handbag and luggage distributor for a Texas manufacturer (which also started out as a cottage industry). The Texas business supplies the products and materials such as brochures and recordkeeping procedures for setup of the business. Sales of the handbags are accomplished through the "party plan."

Ms.T cited several reasons for choosing this particular business. She wanted to do something very different from what she had done in her career, and saw sales as a challenge. She also liked the fact that the business angle was taken care of through already established procedures. She has discovered that her communications skills such as relating to people and identifying their needs and wants transfer to sales, and points out that these skills can be just as, if not more effective than the "hard sell."

The most challenging aspect of this business for Ms.T is asking people to give the "parties." But she does advise people contemplating a similar business to tap into past contacts and to cooperate with neighbors and friends in helping each other to build the business.

So far, Ms.T has earned enough money from her handbag and luggage business to make the monthly payments on her camper.

PROFILE

Pinal County Nursing Center

Nursing home residents are a very special group of elderly. Although it is probable that an independent cottage industry is not practical for nursing home residents, a modified version of cottage industries can be very successful. The Pinal County Nursing Center, under the direction of Activities Director Hanna Watsecka, has facilitated the successful development of cottage industries for nursing home residents.

Each year, through an arts and crafts Bazaar (now known under the broader term of "Fall Festival") products produced by nursing home residents are sold. The money made through this sale is used to make the arts and crafts enterprise in the home self-supporting. Supplies and materials are purchased with profits so that residents can produce items such as woven rugs, macrame swings, wooden cradles, pillows, and doll beads.

Residents are not required to be expert in a skill before they participate in this program. Classes, taught by nursing home staff instruct residents in the craft of their choice. In addition, Central Arizona College instructors teach classes in the home. Course fees are also generated by sales of the residents' products. Dorothy Powell of Central Arizona College, very carefully screens and educates college instructors regarding instruction for the elderly population.

The benefits accrued by facilitating modified cottage industries for nursing home residents are multi-faceted. These benefits include the self-satisfaction of contributing and feeling productive, socialization, the

therapeutic effects of focusing on production rather than physical ailments, and the realization of tangible results from efforts. Money brought in through the senior bazaar has enabled the home to purchase a piano, kiln, stereo, color television, and a van.

Other product outlets are a display case in the home and the senior fair.

An urban senior citizens center established an Elder Craftsman Shop to provide local aged artisans a sales outlet for quality handmade goods. Examination of shop records reveals that 299 craftspeople earned nearly \$80,000 between 1976 and 1979. An analysis of program resources, pricing systems, and earnings patterns of consignors leads to the identification of elements which differentiate this quasiosocial service from the more competitive handicraft shops.

Investing in Elder Craftsmen

Carol A. Schreter, ACSW¹ and Nadine Hudson²

Senior Center advocates are becoming increasingly interested in helping center members to make or save money through programmed activities. As Hill (1976) suggests, "Centers must stop being social and recreational exclusively, and must begin using crafts and other niceties to deal with larger problems."

Social scientists such as Anscheil (1980) have begun to document a postretirement trend, called semiretirement, which includes working on an occasional basis.

The elder craftsman shop, a retail store devoted to marketing handmade goods produced by senior citizens, is one example of a program designed to help the elderly earn money through occasional work, while preserving their retirement lifestyle.

The Elder Craftsman Shops of Philadelphia and New York, established in the 1950s, are the largest and oldest such shops. At present, there are 12 more recently established elder craftsman shops located in the following smaller communities: East Arlington, Vermont; Collingswood, Paramus, and Vineland, New Jersey; Wilmington and Dover, Delaware; Washington, D. C.; Clearwater, Florida; Seattle, Washington; Portland, Oregon; Old Sacramento and Santa Cruz, California.

The Golden Eagle Elder Craftsman Shop in Wilmington, Delaware, whose sales in 1979 totaled nearly \$48,000, is owned and operated by a senior center. The Elder Craftsman Shop is intended to fill both a psychological and financial need, helping senior citizens to make

their leisure time purposeful, as well as creating a sales outlet for their handicrafts.

This study will present a 4-year picture (January 1976–December 1979) of the growth of the Wilmington Senior Center's Golden Eagle Elder Craftsman Shop. Information presented will include program resources and the earnings patterns of participating artisans, as documented by Shop records. The craftspeople will be described by selected demographic variables. This information presenting one model of an elder craftsman shop will be used to discuss other potential means of marketing the handicrafts of retirees.

Senior Center Sponsor

The Wilmington Senior Center, Inc., established in 1956, is a multipurpose senior center which provides a variety of services to older people, including recreational, cultural, and social programming, congregate and homebound nutrition services, counseling and part-time employment. The Center has a full-time staff of 30 people. Center participation is available to area residents aged 60 or more, at an annual membership fee of \$7.50 per person. The current membership of 1,600 people occupies a historic stone residence containing 11,411 square feet of floor space. Office space for the employment program is located in a nearby renovated warehouse.

In 1973, the Center acquired funds from Title III of the Older Americans Act to establish the Elder Craftsman Shop.

Portrait of the Shop

Since November 1978, the Golden Eagle Elder Craftsman Shop has been located in a downtown mall in the heart of Wilmington. A

¹ Doctoral student, Bryn Mawr College School of Social Work and Social Research, Bryn Mawr, PA 19010.

² Manager, Golden Eagle Elder Craftsman Shop, 1902 Market Street, Wilmington, DE 19802. Reprint requests should be directed to Ms. Hudson.

monthly rent of \$675 secures 1,140 square feet of floor space. The present shop, pictured in Figure 1, is open Monday through Friday from 10:00 a.m. to 5:00 p.m. Visually, the Shop compares favorably to other gift shops, thanks to the uncluttered arrangement of goods on commercial display cases, shelves, and racks.

The Shop's manager, who became a full-time employee in 1977, was hired on the basis of her previous experience in retailing. Salesclerks have been funded by public service payrolls for the unemployed. Volunteers contribute an average of 20 hours per week to help serve the busy lunch hour traffic composed of office workers from the surrounding business district.

The Senior Center's 26-member Board oversees the Shop's activities. A separate Advisory Council composed of citizens familiar with retailing might be preferable, however.

All senior citizens who participate in the crafts outlet must be Delaware residents aged 55 or more. Each pays a yearly \$2.00 registration fee and is paid 75% of the sales price when his crafts are sold. This consignment rate is higher than the proportion offered by most galleries or retail stores, in an effort to maximize the artisans' economic return.

Participating craftsmen and craftswomen

were originally recruited by outreach efforts at senior centers and local industry retiree offices. The visibility of the shop itself makes continuous outreach seem unnecessary, although customers are sought through public service and paid advertisements on radio, television, and in local newspapers.

A total of 299 different craftsmen have earned money at the Golden Eagle Shop since 1976. In this study, the terms craftsman and consignor will be used to refer to both male and female artisans who place their handiwork on consignment at the shop.

Products and Prices

A level of quality must be met by all articles placed for sale at the Golden Eagle Elder Craftsman Shop. The Shop manager may work with craftsmen to improve the quality and marketability of their goods. The manager maintains monthly telephone contact with her regular artisans in order to stimulate production of the best selling articles.

Interestingly, in an effort to assure turnover of goods, prices are set so as to be comparable to the cost of similar machine-made articles sold in retail stores.

The range of products sold at the Elder Craftsman Shop is extensive, as indicated in Figure 2. Home accessories, the largest department, is stocked with items such as pottery, candles, floral arrangements, wood carvings, and fabric and needle work pillows and pictures. The women's wear section includes handpainted, knitted, or crocheted sweaters, hats, scarves, skirts, and dresses. Items created for use in the kitchen include aprons, table linens, and carved wooden objects such as cutting boards, bowls, and racks for spices or utensils.

The sale of carved wooden furniture such as coffee tables and children's cribs and chairs accounts for a sizeable portion of total sales, although only 4% of the artisans are involved in their production.

In 1978, the Elder Craftsman inaugurated an antiques and collectibles section for senior citizens who wish to exchange a few of their valued possessions for cash. The sale of antiques and collectibles, priced by a consultant appraiser, totaled \$11,800 in 1979. When antiques are sold, 70% of the sales price is paid to consignors, providing a higher return than they would probably receive from direct sale to conventional antique dealers.



Fig. 1. Portrait of the Shop. Drawing by J. Olwell.

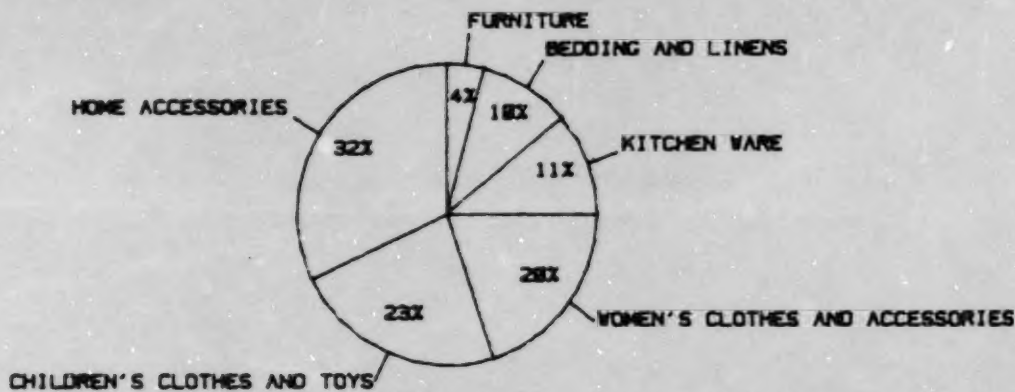


Fig. 2. What 299 craftspeople are creating.

Shop Expenses and Sales

Table 1 provides information on the Shop's sales, aggregate earnings by craftspeople, and the amount of subsidy required annually from 1976 through 1979. Subsidy figures do not reflect the cost of supportive services provided by the sponsoring center, such as the use of the Xerox machine or 30 hours per month of bookkeeping. Essentially, the subsidy pays for the manager's salary, rental of the storefront, display equipment, promotional advertisements, and office supplies.

As Table 1 indicates, in 1979 annual sales jumped 59%, from \$29,600 to \$47,100. This increase was a result of relocating the Shop downtown and of consigning antiques and collectibles, which accounts for two-thirds of the increase.

When Older Americans Act Title III monies were no longer available, the United Way agreed to support Shop activities. State of Delaware appropriations to the Senior Center now subsidize the Shop. The use of public money to subsidize programs which are income-producing may be rare, as was noted in a case study published in 1975 by the National Institute of Senior Centers.

Description of Artisans

The number of participating craftspeople has nearly doubled in recent years, from 109 consignors in 1976 to 214 consignors in 1979. Including artisans who have left the program, a total of 299 different artisans have earned money at the Golden Eagle Elder Craftsman since 1976.

Nearly three-quarters of these people live within 7 miles of the Shop. Almost all work is

hand-delivered, often in bulk quantities.

Of the 299 different artisans, 12% are men and 88% are women. Racially, all participating craftsmen are white, although about 14% of the area's 60,000 senior citizens are black.

In terms of age, 53% of the artisans are between the ages of 65 and 74. The remaining consignors are equally divided, either younger than 65 or older than 74. Those over age 75 were more likely to earn at least \$1,000 during the 4 years examined in this study.

The women involved in this project are married, widowed, never-married, and divorced in proportions which nearly duplicate national census reports: 53% of the female and 93% of the male consignors are married. At least 22% of the female consignors were previously employed full-time outside of the home.

Although the Shop is owned and operated by a Senior Center, only 13% of the consignors are known to belong to any of the 27 countywide senior centers.

By the end of 1979, one-third of the participating craftspeople withdrew from the program: 17% of them died, 17% moved, 11% became ill or had to care for ill spouses, 10% left to market their own handicrafts, and the rest dropped out due to dissatisfaction with sales or because of competing activities.

A move out-of-state disqualified the consignor from continued participation, whereas a move to the suburbs necessitated program withdrawal for those who had no means of transportation to make deliveries to the Shop.

Illness does not always prevent consignment sales. One 86-year-old nursing home resident, referred to the Shop by her nursing home's Activities Director, initially produced

Table 1. Sales, Participant Earnings, and Program Subsidies (1976-1979)

	1976	1977	1978	1979
Total Sales	\$18,600	\$20,300	\$29,600	\$47,100
Craftsmen' Earnings	\$12,200	\$14,000	\$20,500	\$33,000
Subsidy Required	\$12,000	\$14,500	\$20,975	\$24,700
Subsidy Source	United Way	United Way	United Way & State Appropriations	State Appropriations

tine quality fisherman's knit sweaters but later consigned smaller items such as knitted gloves.

The fact that 10% of the artisans are now marketing their own handicrafts is considered a mark of success to program sponsors.

Earning Patterns of Craftspeople

If all artisans involved in the Golden Eagle Elder Craftsmen Shop earned equivalent amounts, then individual earnings from 1976 through 1979 would range from \$90 to \$115 per person, per year.

However, participating craftsmen produce at different rates and create items which are not of equal value or marketability. Individual sales records for 1976, 1979, and a 4-year total (1976-1979) are summarized in Figure 3.

During these 4 years, 11% of the craftspeople earned between \$500 and \$4,200. The highest paid artisan, a 61-year-old widow, realized \$4,200 from the sale of smocked children's dresses sold at \$14 each.

The majority of the craftsmen earned less than \$56 in 1979, the year of highest total sales. The median point for earnings from 1976 to 1979 ranged between \$30 and \$56. Since the raw materials must be purchased by the artisan, earnings do not represent clear profit. Low earnings may be considered a means of subsidizing the expense of pursuing a hobby.

Participating men were more likely than women to be among the highest earners: 19% of the men and 10% of the women earned more than \$500 through sales at the Shop. Several men netted more than \$4,000 each from sales of carved wooden objects such as ducks, mirrors, clock cases, cradles, and toys. One couple gained \$1,700 from the sale of afghans crocheted by the wife and decorated with cross-stitching by the husband.

Women earning more than \$500 over the 4 years created smocks, crocheted and sewn children's clothes, knitted sweaters and afghans, needlepoint pillows, arrangements of

dried or beaded flowers, and decorative candles.

As suggested by the preceding description of earnings patterns, most consignors tend to specialize in one craft area, using the same raw materials and tools to create a variety of styles and designs.

Options Considered

By providing retirees a niche in the marketplace, the Elder Craftsman Shop sponsors feel that they are providing elder artisans a variety of psychological benefits.

Consignment at this Shop provides participating artisans a work-like experience which preserves the flavor of retirement. Elder craftspeople work without a loss of independence, at their own pace, at the location of their choice. They control the content of their work, choosing the art and product design. Such self-initiation and a leisurely pace are consistent with the healthy, adaptive, less competitive view of old age as described by anthropologists Clark and Anderson (1967). Essentially, retirees are given the opportunity of making a specialty of some former leisure activity, developing it into a social role. This phenomenon resembles one of the seven postretirement lifestyles identified by Havighurst (1978) in a cross-national survey.

It is noteworthy that consignment sales constitutes a crafts-oriented activity which may be attractive to the individualist who prefers to work in relative isolation. Organized group activity is not necessary or desirable for all people.

Various Shop policies are designed to enhance the probability that these psychological benefits will be provided. The central city location of the Shop affords the artisans involved the possibility of seeing their handiwork on display. Products are priced so as to be affordable to the general public, which stimulates sales. To assure the artisan a financial return of at least twice the cost of raw

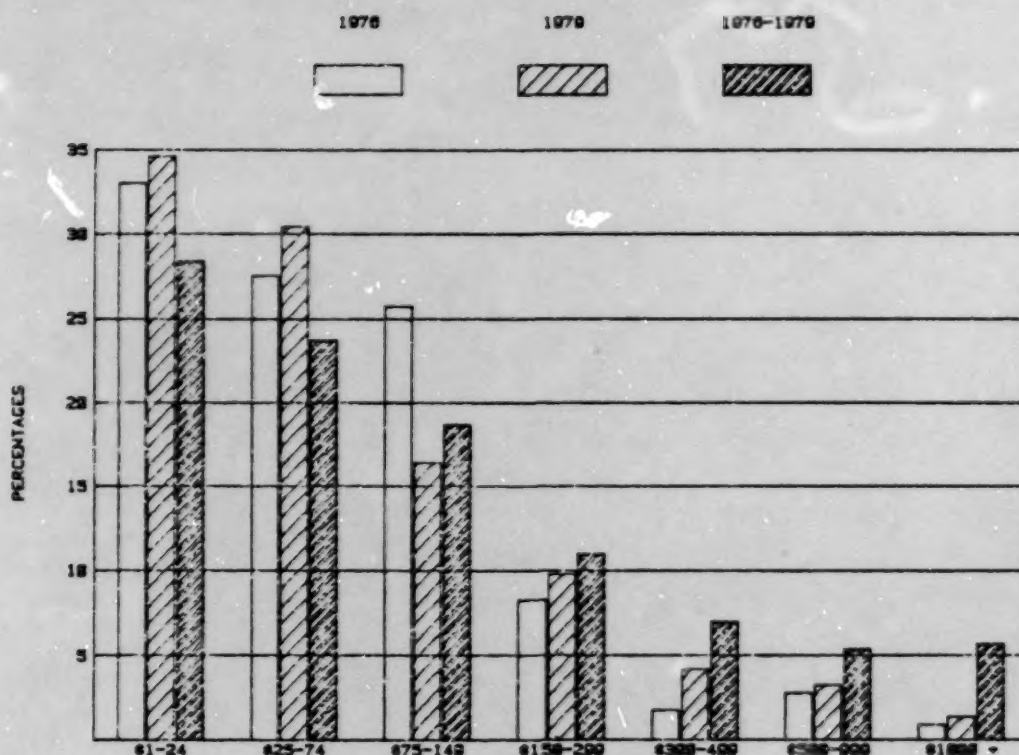


Fig. 3. Individual craftsman earnings. N = 299.

materials, consignors are paid 75% of the sale price, a high percentage compared with profit-making consignment stores.

The degree to which these psychological benefits are in fact experienced by and valued by participating artisans warrants further research.

This shop is presented as a model which places a high value on providing elder craftspeople the psychological benefits of involvement in the marketplace. In fact, in fixing the sales prices on items sold, sponsors of this shop do not include the overhead costs of running the Shop. Thus, this is not just a nonprofit elder craftsmen shop, but a subsidized nonprofit establishment. In 1979, the subsidy equaled two-thirds of the amount paid to elder consignors.

A second way to provide elder craftspeople with a sales outlet would involve establishing a nonprofit, unsubsidized market for their wares. This would be possible only if prices were raised to cover the shop's overhead expenses. The quality of goods on display, the

shop's location, and its total visual image would, to a great extent, determine its ability to attract customers willing to pay these higher prices. As a nonprofit service, such a shop could solicit and accept noncash donations such as raw materials, volunteer sales clerks and even marketing advice. Public relations and marketing efforts would probably have to be increased to assure that sales would cover all basic expenses.

Both of the models presented above retain the flavor of a gift shop. Both are based on the assumption that participating artisans are interested in the psychological benefits of selling their handiwork. For the elder craftspeople interested primarily in economic, not psychological, rewards for their labors, shop sponsors would have to make further conceptual leaps. Maximizing profits for the artisans could be attempted in two ways.

Rather than identifying as a gift shop, the store itself could be marketed as a more exclusive handicraft shop. Items could be priced with consideration for a reasonable hourly

wage, up to what the market would bear. The shop might have to be located in a boutique-rich mall or in a resort area where it would attract customers with the money to purchase handicrafts. These higher prices would probably result in fewer sales, but greater profits for the artisans. Thus, it seems important to determine whether the craftspeople involved are more anxious to increase the number of items sold or the amount of money earned by each sale.

A fourth model of an elder craftsmen program, one which is also geared to maximizing economic rewards, involves providing funds to hire a crafts broker. This broker would connect elder craftspeople with existing profit-making crafts shops or retail stores who would market such handiwork. Use of the broker by an individual artisan would then be a short-term involvement. The most skillful elders making the most marketable goods would probably be at an advantage in this design.

These hypothetical craft shop models, geared toward increasing cash income, have the advantage of being more cost-effective. They would require less public subsidy and would increase craftsmen earnings. However, they may present certain disadvantages as well. For instance, successful competition in the handicraft market rather than in the gift shop market may exclude the participation of the less skillful or less creative elder artisans. Or, to meet the expectations of the managers of nonsubsidized stores, elder craftspeople may be expected to increase their rate of production. Unlike younger people who depend upon handicraft sales to provide a living wage, elder artisans may consider this income as a supplement to their pension income. Increased production pressures may be desirable to some, but not necessarily all, consignors.

Thus, there may be a delicate balance between the potentially conflicting goals of providing participating artisans psychological benefits, on one hand, and economic benefits on the other hand.

Shop or Social Service?

The Wilmington Senior Center's Golden Eagle Elder Craftsmen Shop was established to provide a means of addressing both a psychological and a financial need for participating craftspeople. This study examines Shop sales and describes the 299 participating artisans

involved over a 4-year period.

Annual Shop sales increased from \$19,000 in 1976 to \$47,000 in 1979. Sales were greatly enhanced by relocating the Shop to a downtown shopping district, by the attractive display of goods, and by the introduction of an antiques and collectibles section. Goods were priced like comparable machine-made products in order to increase the public's ability to afford these hand-crafted items.

All consignors were white—a potentially disturbing finding. Most participating artisans were women, although men, especially woodworkers, were more likely to have higher earnings through sales at the Shop. For 11% of the consignors who earned between \$500 and \$4,200 between 1976 and 1979, the Shop clearly provided a significant source of income. For most elder artisans, however, earnings were limited to less than \$56 a year, from which the cost of raw materials must be deducted. What benefits can be claimed for this group and do they justify the subsidy?

Estes (1981) notes that the pursuit of money helps people to find meaningful role substitutes in old age. Out of such an awareness, this senior center in a capitalistic society established an elder craftsmen shop, a quasisocial service. Further research is needed to determine whether the psychological benefits of selling one's handiwork is more dependent upon the number of items sold or upon the amount of money earned by each sale.

Documented experiments are also needed to determine if an elder craftsmen shop could thrive using a more competitive pricing system. Could sales cover the costs of running the shop and provide elder artisans a higher cash return for their labors?

In either case, sponsors of the elder craftsmen shop must be clear as to whether they are primarily hoping to fill the artisans' psychological needs, or whether they are hoping to address the artisans' economic needs. As this study points out, there may be a delicate balance between the two.

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